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ABSTRACT

National and New York State trends in both the cost of higher education and the various types of student aid programs are addressed. Data are provided for 1976-1977, 1981-1982, and 1983-1984. Also provided are estimates of the "net cost" of a college education after taking into account various financial resources (e.g., family contribution, student aid, and loans). The objective of the estimates is the development of more specific indicators of financial accessibility than those that are available from simple national or statewide averages. The estimates are presented for four family income categories for both residential and commuter students across both public and private colleges in New York State. Specific data include: average total student expenses; average tuition and required fees; Pell Grant and Tuition Assistance Program (TAP) awards per recipient by income, sector, and institutional type; campus-based aid by institutional type; institutionally funded aid by institutional type; average annual Guaranteed Student Loan amount for full-time undergraduate borrowers; estimated percent of financially dependent undergraduates receiving discretionary aid; and remaining need after family contribution and Pell and TAP awards, by family income. (SW)

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INTRODUCTION

Financing a college education has always presented most families with a substantial challenge. Provision must be made not only for the cost of tuition but also for the cost of room and board, books, supplies, transportation and other items. In recent years these costs have been increasing faster than both inflation and growth in the income of the average family. Additionally, the amount and type of student aid which is available is, of course, not unrelated to the actual amount students and their families must pay for a college education. The Federal government, which nationwide is the primary source of student aid, has been cutting back on these programs in the past several years thereby adding to the share of college costs paid by students and their families.

The 1984 Regents Statewide Plan for the Development of Postsecondary Education in New York State recognized that a widening gap between the cost of a college education and the availability of family and other resources to meet those costs is a major issue facing higher education in New York and the nation as a whole. To address this issue the Regents adopted access to higher education as a primary goal for the State and reaffirmed the State's traditional philosophy toward higher education; that a college education should be available to all who can benefit from that education independent of ability to pay. More specifically, the Plan called for the reduction of financial barriers to a college education particularly for students from economically disadvantaged families.

The present report addresses a number of the questions and concerns raised in the Regents Plan. Specifically, it examines national and State trends in both the cost of higher education, and the various types of student aid programs which are available. The report also develops estimates of the "net cost" of a college education after various types of financial resources are taken into account including family contribution, student aid and loans. The objective of these estimates is the development of more specific indicators of financial accessibility than those which are available from simple national or statewide averages. These estimates are presented for four different family income categories for both residential and commuter students across both public and independent colleges in New York State over selected recent years.

I

College Costs and Student Aid in the United States

Over the past decade the cost of a college education, like the cost of other goods and services, experienced substantial increases. As Figure 1 shows, the cost of a college education at four year public and independent colleges and universities doubled between 1976-77 and 1983-84 (NCES, 1985). In 1976 the nationwide average cost of attending an independent university was $4,716 (tuition and fees, room and board). By 1983-84 that cost had risen by almost $4,600 to $9,310. The cost of attending four year independent and public colleges showed similar increases. Between 1976-77 and 1983-84 the average cost of attending a four year independent college rose by almost $4,000 ($3,714 to $7,244) and by more than $1,450 at public colleges ($1,828 to $3,285). Since the cost of a college education involves more than just tuition and fees, and room and board, these figures actually understate the total cost a typical student would have faced during those years.

College costs were not, of course, the only part of the American economy which was subject to inflationary pressures during the mid to late seventies and early eighties; personal and family incomes also increased substantially during this period. Thus, whether or not college was actually becoming more expensive (less affordable) depends upon whether or not college costs grew more rapidly than personal and family income. For example, if college costs increased but personal and family income rose at an even faster rate, then the actual cost of a college education would in fact have been decreasing; college would have become more, not less affordable. During those years both income and college costs rose although college costs grew by about 100 percent while the median family income increased by only about 65 percent (from $14,958 to $24,580).

Although examination of changes over time in current dollars is informative, a more accurate picture of change requires that one adjust for inflation by converting current dollars into constant dollars. With this conversion or adjustment it is possible to examine how college costs and family income have changed relative to one another independent of economy wide inflationary changes. Figure 2 presents information on college costs in constant 1982 dollars. The graph reveals that changes in family income and college costs have not followed the same path throughout those years. In fact, in the late 1970's a college education became an excellent buy since family income rose faster than inflation while college costs did not keep pace with inflation. The true cost of a college education actually became less, not more, expensive during that period.

Figure 1

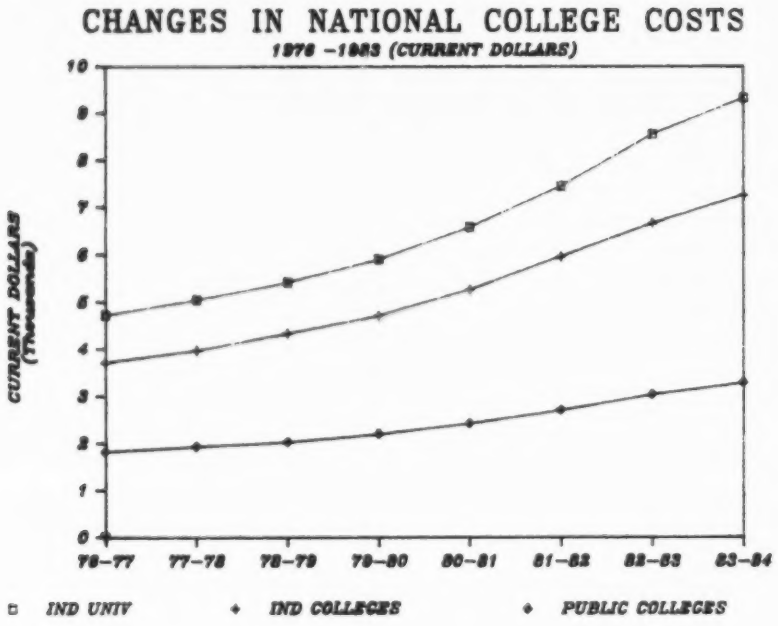


Figure 2

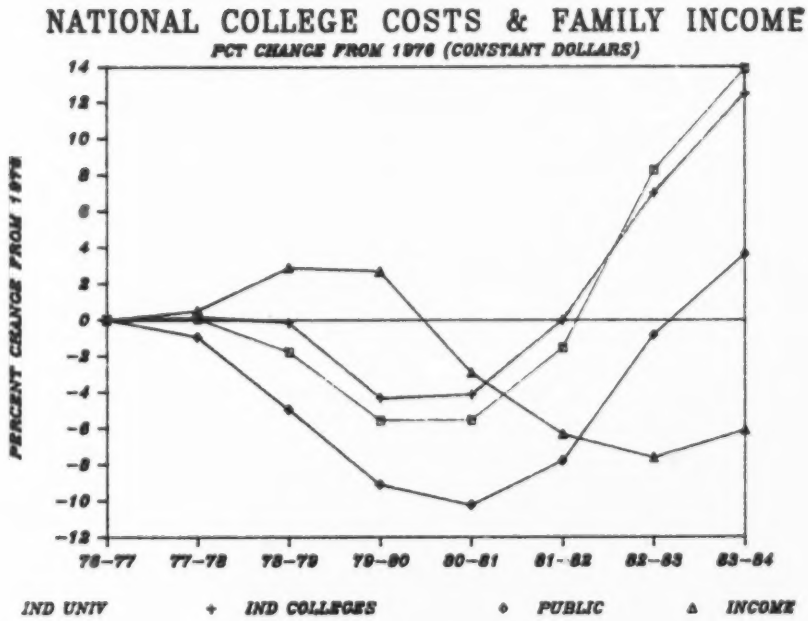


Table 1. College Costs, Family Income and Student Aid in the United States
1976-77 to 1983-84
(Current and Constant 1982 Dollars)

CURRENT DOLLARS

	Average Cost of Attendance			Average Aid per FTE			Income
YEAR	INDEPENDENT UNIVERSITIES	INDEPENDENT COLLEGES	PUBLIC COLLEGES	TOTAL AID	GRANTS ONLY	LOANS ONLY	MEDIAN FAMILY INCOME
1976-77	$4,716	$3,714	$1,828	$1,220	$988	$232	$14,958
1977-78	$5,033	$3,968	$1,932	$1,316	$976	$284	$16,009
1978-79	$5,403	$4,326	$2,027	$1,406	$981	$336	$17,640
1979-80	$5,888	$4,699	$2,198	$1,683	$1,069	$544	$19,587
1980-81	$6,566	$5,249	$2,420	$1,939	$1,076	$789	$21,023
1981-82	$7,439	$5,949	$2,701	$2,000	$1,046	$885	$22,388
1982-83	$8,537	$6,646	$3,032	$1,807	$928	$810	$23,433
1983-84	$9,310	$7,244	$3,285	$1,950	$913	$959	$24,580

CONSTANT 1982 DOLLARS

	Average Cost of Attendance			Average Aid per FTE			Income
YEAR	INDEPENDENT UNIVERSITIES	INDEPENDENT COLLEGES	PUBLIC COLLEGES	TOTAL AID	GRANTS ONLY	LOANS ONLY	MEDIAN FAMILY INCOME
1976-77	$7,753	$6,106	$3,005	$2,092	$1,624	$382	$25,366
1977-78	$7,756	$6,115	$2,977	$2,029	$1,504	$438	$25,500
1978-79	$7,613	$6,095	$2,856	$1,981	$1,382	$516	$26,099
1979-80	$7,319	$5,841	$2,732	$2,092	$1,329	$676	$26,047
1980-81	$7,321	$5,853	$2,698	$2,161	$1,199	$880	$24,626
1981-82	$7,632	$6,104	$2,771	$2,051	$1,073	$907	$23,761
1982-83	$8,392	$6,533	$2,980	$1,776	$912	$796	$23,433
1983-84	$8,826	$6,867	$3,114	$1,851	$866	$911	$23,814

Notes: Total Aid and Grant Aid include funds from institutional, state and federal sources (Education Department, Veterans and Social Security Administrations). Cost of Attendance are averages (weighted by full-time undergraduate enrollments) for independent universities and public 4-year colleges. Costs include tuition, required fees, room and board. Median family income is total money before taxes.

Source: Gillespie, D. and Carlson, N. Trends in Student Aid: 1963 to 1983. The College Board, 1983 and 1984, and telephone communication from H. Lanchantin of the College Board. College cost data from The Condition of Education, 1985, NCES, 1985, p.118.

Since 1980, however, this relationship has become reversed. Family income fell relative to inflation while college costs increased faster than inflation. Between 1980-81 and 1983-84 the average nationwide cost of a college education increased by 21 percent at independent universities, by 17 percent at independent colleges and by about 15 percent at four year public colleges. This represented an average yearly increase for this three year period of between 5 and 7 percent in college costs above and beyond inflation. During this time the median family income actually decreased by about 4 percent.

To determine whether college is becoming more or less affordable over time requires that one examine not only changes in both college costs and family income but changes in the availability of college aid programs as well. Even if both college costs and family income were changing in parallel ways, that would not enable one to know whether the actual or final "net cost" paid by students and their families was growing or declining. For example, if the average aid available declined while the other two factors remained constant, the actual final or net cost of a college education would have increased.

Student aid includes a wide variety of national and state as well as college specific programs which range from direct grants to subsidized loans and work study programs. Figure 3 displays national trends in student aid and loans. The information is taken from two College Board reports (1983 and 1984) and includes the following aid programs; Pell, SEOG, and state grant programs. Loans include Guaranteed Student Loan (GSL), National Direct Student Loan (NDSL), and Parent Loans for Undergraduates (PLUS).

In current or unadjusted dollars, the amount of grant aid per full-time equivalent student declined slightly between 1976-77 and 1983-84, dropping from $988 to $913 per student. When these figures are adjusted for inflation, however, the picture changes dramatically. In terms of constant 1982 dollars, grant aid declined by almost 50 percent during this period, from $1,624 to $866 per full time equivalent student. This substantial decline was due almost exclusively to the sharp decline in two national aid programs - Social Security and the Veteran's student aid - as Figure 4 shows. As the graph also shows, if one adjusts the total national student grant aid per FTE by subtracting out social security and the Veterans Administration's grant aid, a decline in total aid between 1976-77 and 1983-84 persists, but the decline is much less precipitous.

While grant aid was experiencing a substantial decline, student loans increased dramatically by almost 140 percent from

Figure 3

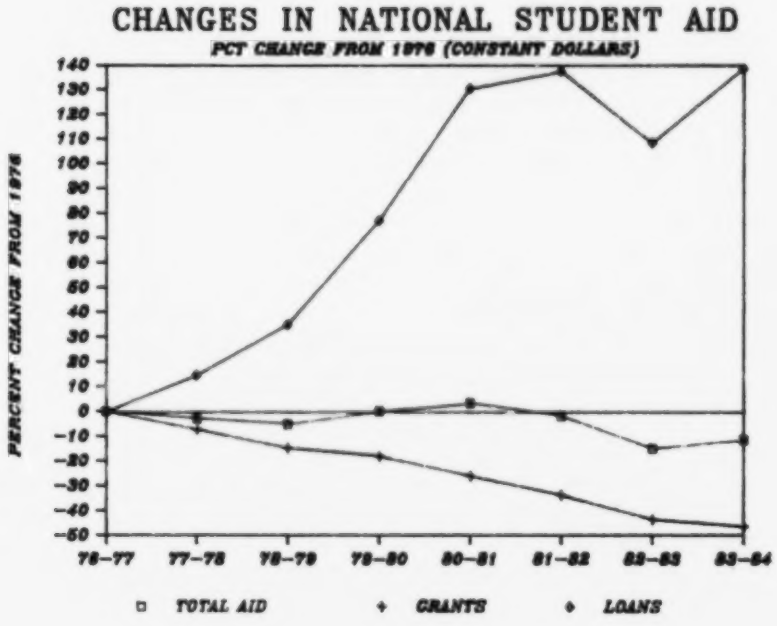
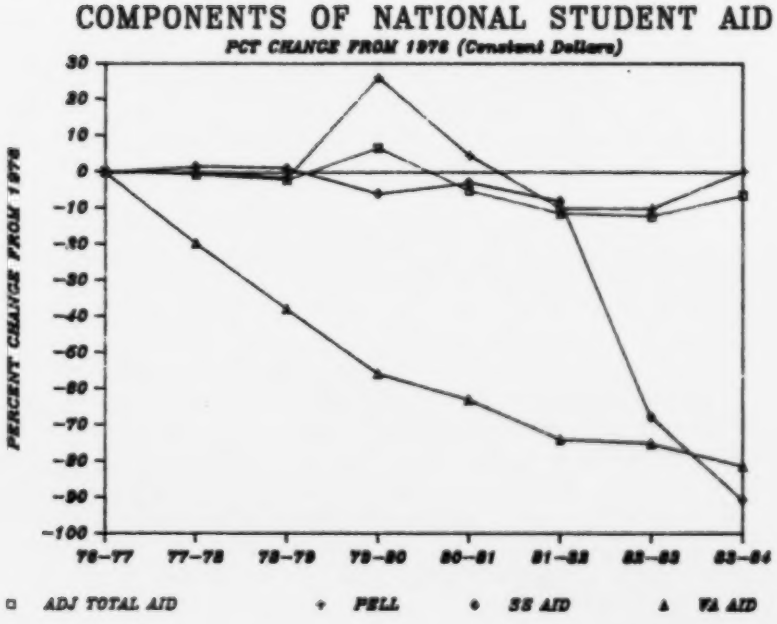


Figure 4



$382 in 1976-77 to $911 per student in 1983-84 as Figure 3 shows. The chart reveals that the dramatic increase in student loans was not enough to offset the decline in grant aid per student with the result that total aid (including both grant aid and loan aid programs) declined by 12 percent from $2,092 in 1976-77 to $1,851 in 1983-84. Figure 5 brings all of the above factors (college costs, median family income and student aid) together to provide a composite historical picture.

The net cost of a college education is the final or actual amount students and their families must pay after various forms of grant aid are subtracted from the total cost. Figures 6 and 7 display the overall national average college cost and the net cost after the national average grant aid per FTE is subtracted from the average total college cost. The figures are informative from both a substantive and methodological perspective. Substantively they indicate, (more graphically) what the earlier graphs and tables have shown; that the final or net cost to students and their families has increased much more rapidly than have college costs (48 and 7 percent respectively since 1976).

From a methodological perspective the graphs point out the substantial limitations of overall national averages. Because national aid information was only available on the basis of an overall average for all students it was necessary to calculate an overall average college costs for four year and above public and independent colleges and universities. Such averages clearly mask significant variations in both college costs and the aid students receive at different types of institutions. Since student aid is determined by a number of factors including family income and the costs associated with a particular college (the higher the cost the higher the aid in general), such overall averages will overstate the average aid for students at public institutions and understate the average aid at independent institutions. Additionally, it should be noted that the aid shown is per FTE, not per recipient. Thus the figures understate what the average recipient might receive.

Despite such caveats, national averages in both college costs and in student aid provide useful general information on the relative changes in the various components which affect the "affordability" of a college education.

College Costs and Student Aid in New York

Does New York follow the national pattern in college costs and student aid or does it diverge from that pattern? Certainly there are reasons to suspect that New York might be quite different from national trends in both college costs and student

Figure 5

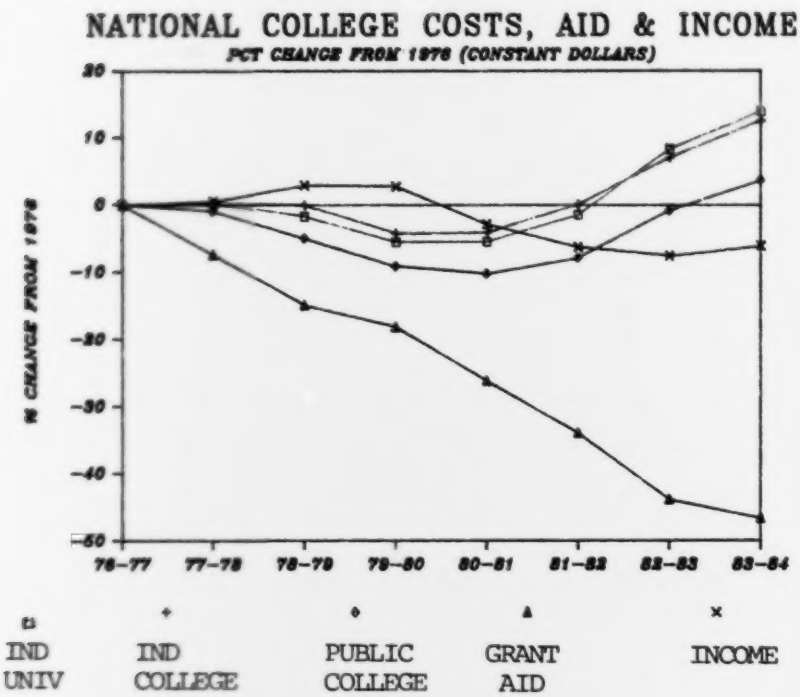

NATIONAL COLLEGE COSTS, AID & INCOME
PCT CHANGE FROM 1976 (CONSTANT DOLLARS)
% CHANGE FROM 1976
20
10
0
-10
-20
-30
-40
-50
76-77
77-78
78-79
79-80
80-81
81-82
82-83
83-84
IND UNIV
IND COLLEGE
PUBLIC COLLEGE
GRANT AID
INCOME

Figure 6

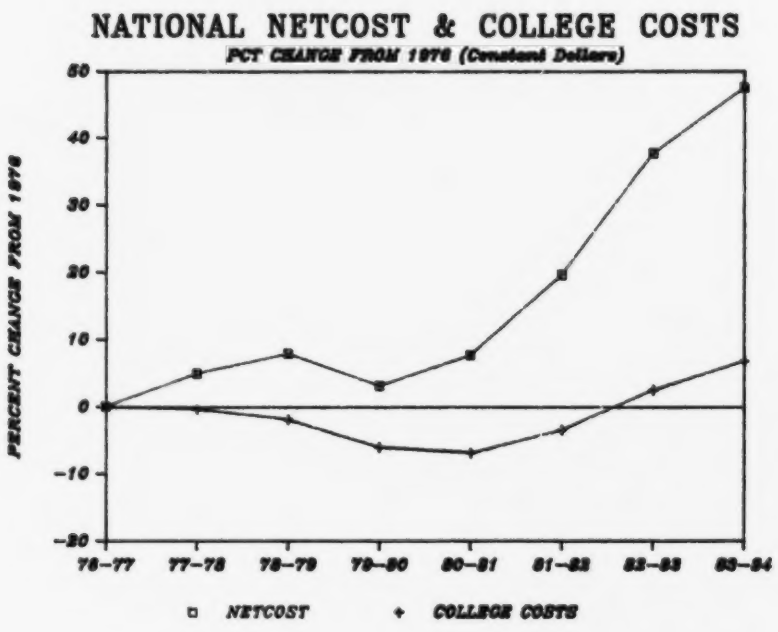
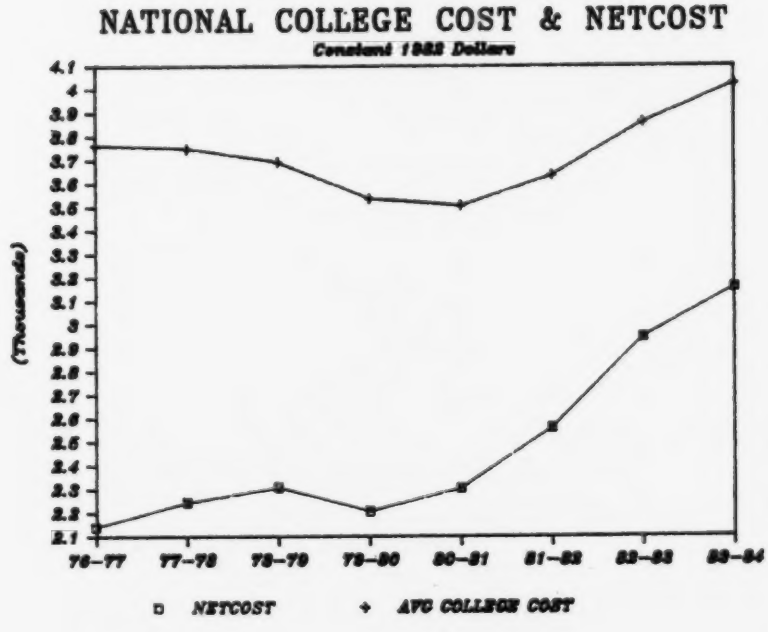


Figure 7



aid. For one thing the cost of living is substantially higher in New York than in many other states within the nation and this might well be reflected in higher college costs. Additionally, New York ranks first amongst the states in terms of the total amount of state funded student aid. The provision of student aid by state governments is concentrated in only a few states with eight states accounting for 71 percent of the $1.41 billion 1984-85 national total. New York, with $380 million in 1984-85, accounted for 27 percent of the national total.

By and large, changes in college costs in New York State have followed national trends. Between 1976-77 and 1983-84 the current dollar cost of both four year and above independent colleges and universities doubled; from $4,456 to $8,510 for independent colleges and from $4,592 to $9,367 for independent universities.[1] The SUNY four year college costs also increased over those years - from $2,333 to about $4,068; a 75 percent increase (Figure 8). Again, the college costs shown in Figure 8 are somewhat of an understatement of the actual costs a typical student at a New York State independent or public college might have expected to pay since only tuition and fees, room and board are included in these costs. Transportation, books and supplies and other items are not included to keep the definitions comparable to the above national information reported by NCES.

To ensure comparability with national statistics, institutions whose enrollment is predominately comprised of commuter students, i.e., CUNY, SUNY community colleges, proprietary institutions, were not included. Additionally, it should be noted that the SUNY tuition, room and board and required fees are the actual figures reported by the State University Central Administration, while the costs for the independent institutions are statewide averages for those institutions.

When college costs are examined in terms of constant 1982 dollars, New York trends diverge somewhat from national trends. (Figure 9). Although the actual (constant dollar) cost of public colleges declined between 1976-77 and 1980-81 in both New York and the nation as a whole, the decline was somewhat larger in New York; 15 percent compared to the national average of 10 percent. Furthermore, although the increase in the State

---

[1]For reasons of comparability the definition of a "university" is that used by NCES; "a postsecondary institution which typically comprises one or more graduate professional schools." (NCES, 1985, p. 258). According to NCES's definition, New York has 11 universities: Alfred, Columbia, Cornell, Fordham, C.W. Post, New York University, Pratt Institute, St. John's, Syracuse, University of Rochester, and Yeshiva.

Figure 8

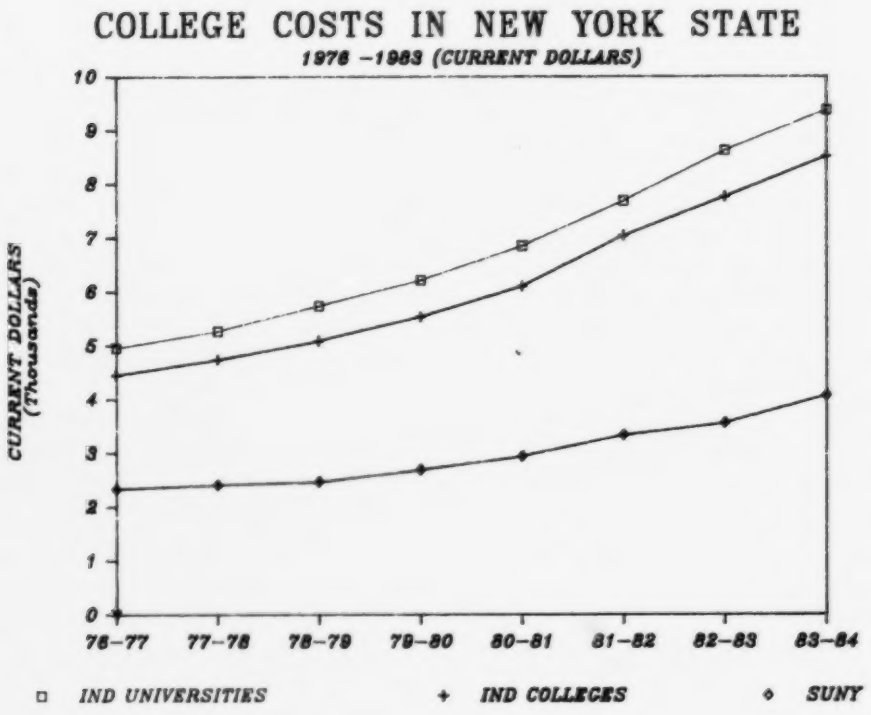
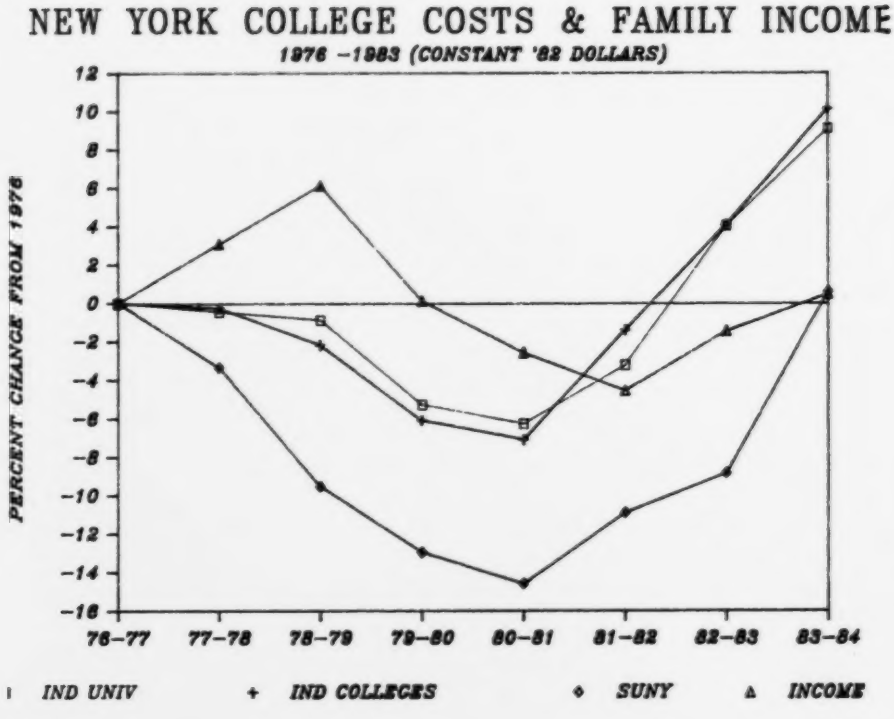


Figure 9



University college costs from 1980-81 to 1983-84 (18 percent) is slightly larger than for the rest of the nation's public colleges (15 percent), the fact that the earlier cost decline was so much greater in New York than in the rest of the nation means that the increase simply brings the SUNY costs back to about what they were in 1976-77 (constant dollars). By 1983-84 the average four year public college costs in the rest of the nation had risen by about 4 percent over the comparable 1976-77 costs. The result of these respective changes has been that the gap between the cost of attending a public college in New York and the rest of the nation has narrowed somewhat over the past decade (Figures 9 and 10).

A comparison of student expenses at New York's four year independent colleges and universities with the rest of the nation again reveals differences between New York and national trends. Between 1976-77 and 1980-81, increases in student expenses at these institutions did not keep pace with inflation with the result that actual costs (constant dollars) actually declined by between 4 and 7 percent during those years in both the State and the nation. Subsequently student expenses at these institutions increased substantially in both New York and the nation; by between 16 and 21 percent between 1980-81 and 1983-84. Overall, between 1976-77 and 1983-84 student expenses at New York's independent colleges and universities increased by about 10 percent, slightly less than the national averages for those institutions (12 to 14 percent).

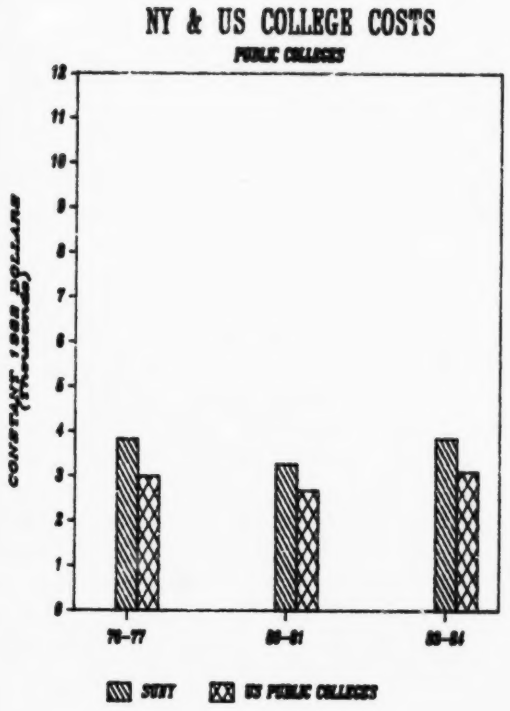
The result of these somewhat different New York and national independent institution trends is that the gap between New York's and the nation's independent universities was actually eliminated during those years (Figure 10). In 1976-77 New York's independent university costs were about $390 or 5 percent over the national average; by 1983-84 that difference was down to only $54. New York's independent colleges, in contrast, continued to maintain their student expense position relative to the rest of the nation's independent colleges. New York's independent colleges cost about $1,200 or about 20 percent more than the national average for these institutions in 1976-77. By 1983-84 that difference was still about $1,200.

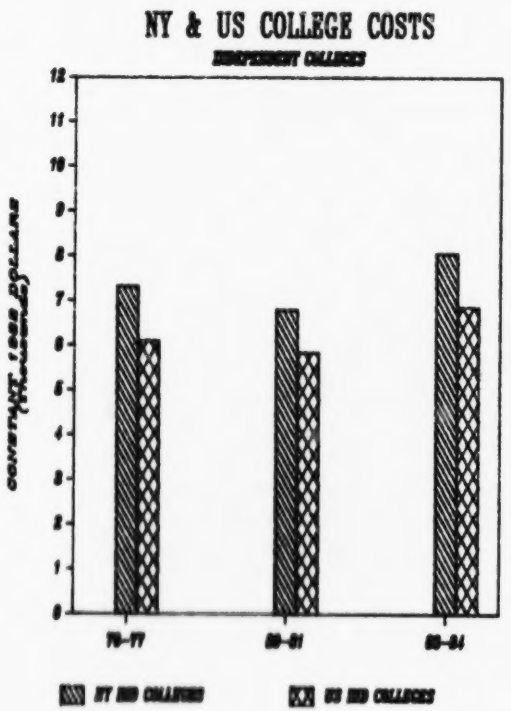
Finally, it should be noted that increases and decreases in New York's median family income were more moderate than in the rest of the nation. In actual buying power the average New York State family in 1983-84 was about where it was in 1976-77 whereas the average family income in the rest of the nation actually declined by about 4 percent between those years.

Table 2 presents information on New York college costs and student aid per FTE in both current and constant 1982 dollars.

Figure 10

New York and National Collge Costs





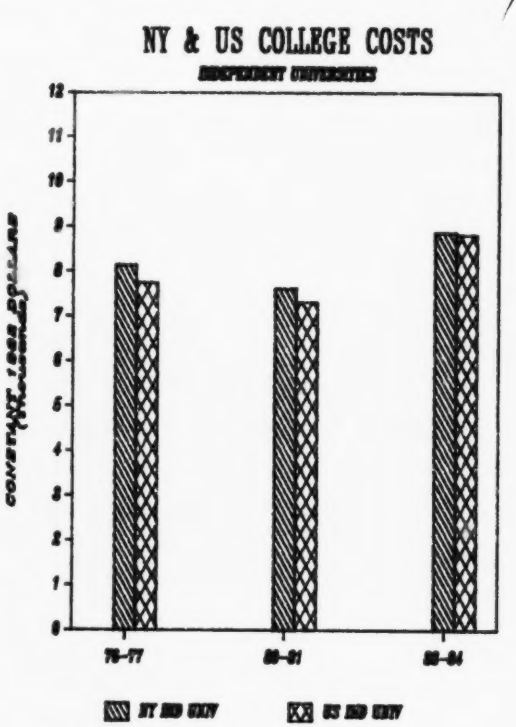


Table 2. College Costs, Income and Student Aid in New York State
1976-77 to 1983-84
(Current and Constant 1982 Dollars)

CURRENT DOLLARS

	Average Cost of Attendance			Average Aid per FTE			Income	Adjusted National Grant Aid	Adjusted New York Grant Aid
YEAR	INDEPENDENT UNIVERSITIES	INDEPENDENT COLLEGES	SUNY	TOTAL AID	GRANT AID	LOANS	MEDIAN FAMILY INCOME	AID LESS VA & SS GRANT AID	AID LESS VA & SS GRANT AID
1976-77	$4,952	$4,456	$2,333	$1,642	$1,177	$465	$15,037	$477	$666
1977-78	$5,258	$4,741	$2,405	$1,805	$1,219	$586	$16,541	$504	$747
1978-79	$5,725	$5,085	$2,462	$1,964	$1,257	$707	$18,691	$543	$819
1979-80	$6,201	$5,533	$2,685	$2,486	$1,402	$1,084	$19,913	$672	$1,005
1980-81	$6,841	$6,103	$2,937	$2,761	$1,546	$1,215	$21,599	$665	$1,135
1981-82	$7,676	$7,039	$3,330	$3,059	$1,490	$1,569	$23,000	$675	$1,119
1982-83	$8,614	$7,756	$3,556	$2,786	$1,440	$1,346	$24,781	$698	$1,210
1983-84	$9,367	$8,510	$4,068	$2,841	$1,444	$1,397	$26,198	$772	$1,303

CONSTANT 1982 DOLLARS

	Average Cost of Attendance			Average Aid per FTE			Income	Adjusted National Grant Aid	Adjusted New York Grant Aid
YEAR	INDEPENDENT UNIVERSITIES	INDEPENDENT COLLEGES	SUNY	TOTAL AID	GRANT AID	LOANS ONLY	MEDIAN FAMILY INCOME	AID LESS VA & SS GRANT AID	AID LESS VA & SS GRANT AID
1976-77	$8,141	$7,326	$3,835	$2,699	$1,935	$764	$24,721	784.19	$1,095
1977-78	$8,103	$7,306	$3,706	$2,781	$1,878	$903	$25,490	776.66	$1,151
1978-79	$8,067	$7,165	$3,469	$2,767	$1,771	$996	$26,243	765.09	$1,154
1979-80	$7,708	$6,878	$3,337	$3,090	$1,743	$1,347	$24,752	835.30	$1,249
1980-81	$7,628	$6,805	$3,275	$3,079	$1,724	$1,355	$24,083	741.48	$1,266
1981-82	$7,876	$7,222	$3,417	$3,139	$1,529	$1,610	$23,598	692.55	$1,148
1982-83	$8,468	$7,624	$3,496	$2,738	$1,415	$1,323	$24,360	686.13	$1,189
1983-84	$8,880	$8,067	$3,856	$2,693	$1,369	$1,324	$24,836	731.86	$1,235

Notes: Total Aid and Grant Aid include funds from institutional, state and federal sources. Veterans and Social Security Administrations national averages are added to the New York grant aid except where shown. Cost of attendance includes tuition, required fees, room and board estimated for the independent sector from 1976-77 to 1980-81. Costs are averages weighted by full-time undergraduate enrollments for independent 4 year or more and public 4 year or more residential campuses. Median family income is total money income before taxes.

Sources: Aid data from reports to the Governor and Legislature on State Student Financial Aid Programs. New York State Education Department, 1977-1984.
Cost of attendance data from HEDS and HEGIS standard data collection.
Median family income from Current Population Survey Data the New York State Department of Commerce, August 1985.

Figure 11

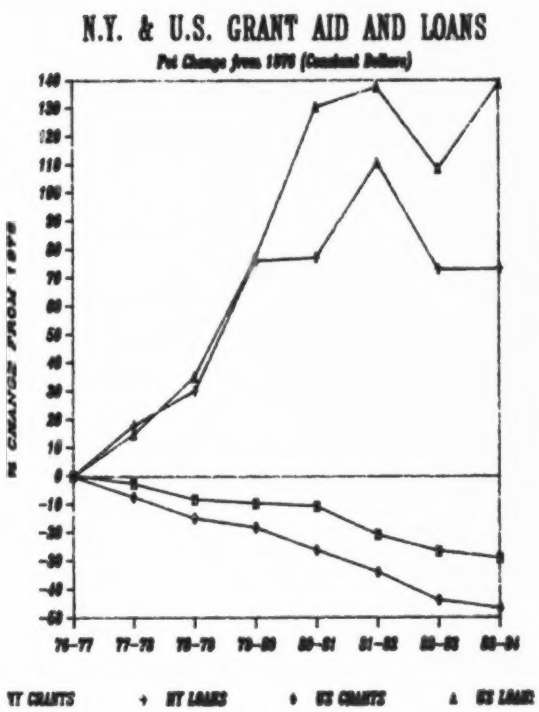


Figure 12

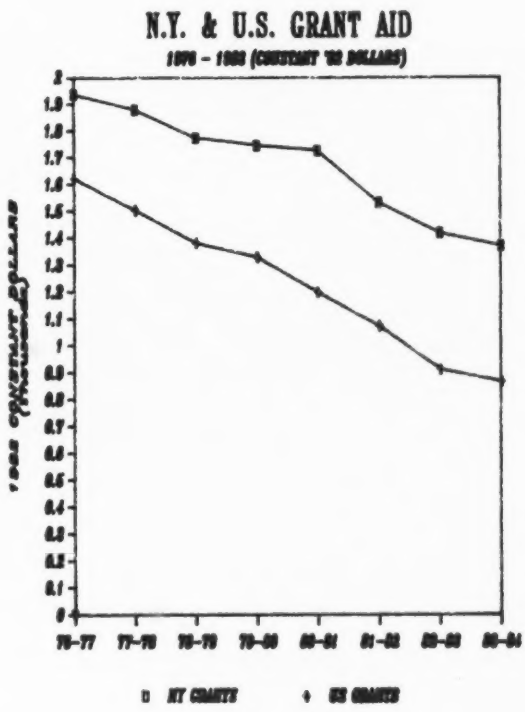


Figure 13

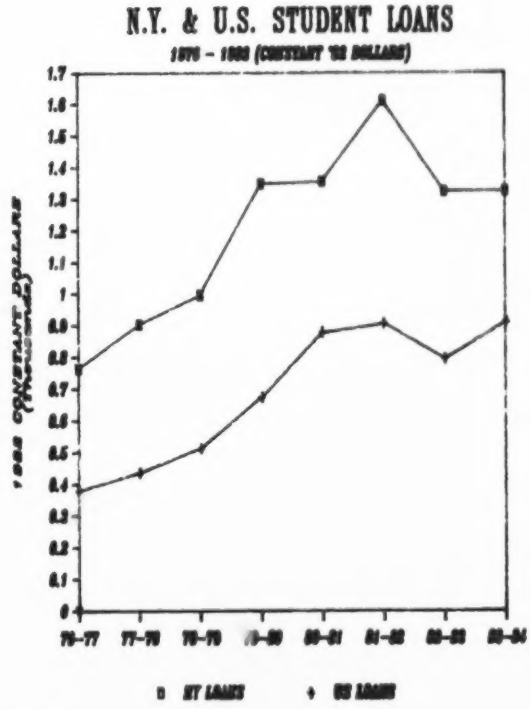
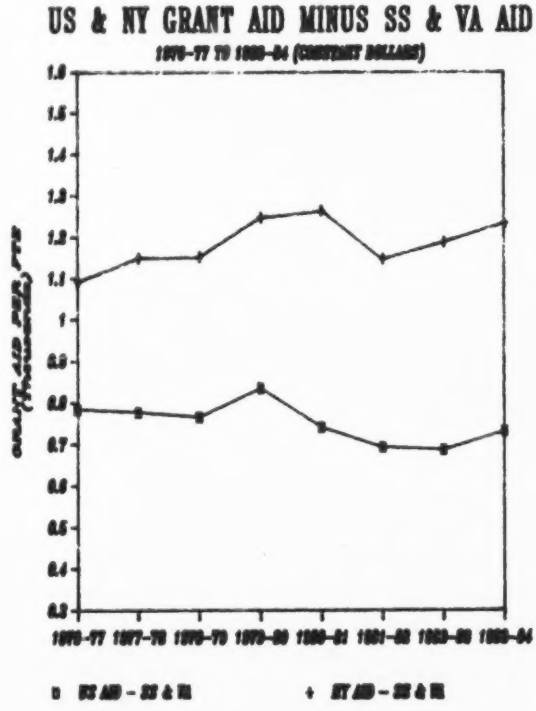


Figure 14



It should be noted that information on the two Federal programs which were largely responsible for the substantial decline in Federal student aid (Social Security and Veteran's Administration programs) was not available for New York State. To make New York's grant aid information comparable to the national statistics, the national average social security and veteran's grant aid per FTE was added to the New York State aid. Thus, in 1976-77 total New York grant aid without social security or veteran's aid was $666 per FTE. The national average social security and veteran's grant aid per FTE for that year was $511. Thus, the total grant aid (all sources, federal and State) per FTE shown for New York in 1976-77 was $1,177. An additional way of making such information comparable would be to take the available New York aid information and adjust the national grant aid information by subtracting out the social security and veteran's aid. These calculations are also shown in Table 2.

Table 2 and Figures 11 and 12 show that the average total grant aid per FTE in New York in 1983-84 was almost 60 percent above the national average ($1,444 and $913 per FTE respectively). Measured in constant 1982 dollars, national student aid per FTE decreased about 50 percent between 1976-77 and 1983-84 (from $1,624 to $866) while the average aid per FTE for New York State students decreased by about 30 percent during that period (from $1,935 to $1,369). Thus, while New York student grant aid was about $310 per FTE above the national average in 1976-77 ($1,935 and $1,624 respectively in constant dollars), by 1983-84 that difference had grown to almost $503 ($1,369 and $866 respectively) due to the more rapid decline in student aid in the nation than in New York.

When Social Security and Veteran's Administration student aid is deleted from the analysis (Table 2 and Figure 14), an entirely different picture emerges; rather than declining, student aid in New York actually increased slightly--from about $1,100 per FTE in 1976-77 to about $1,200 in 1983-84 (constant dollars). For those students who previously benefitted from these programs, the decline in available aid has been substantial. For students who would not have been eligible for those programs, student aid has kept pace with inflation.

One reason for the higher student aid per FTE in New York than in the rest of the nation is the different proportions of students enrolled in the public and independent sectors and the fact that the amount of the award for some types of student aid programs (i.e., TAP) vary with college costs (the higher the cost the higher the award). In the nation as a whole, 78 percent of enrollments are in public sector institutions. In contrast, over 40 percent of New York's enrollments are in independent sector institutions where student expenses (and therefore student aid)

are greater. Variations in student aid from state to state are also due to variations in the population characteristics of different states, particularly variations in average family income.

A comparison of New York and the nation as a whole with respect to student loans is also interesting. Figures 12 and 13 show the dramatic increase in student loans in New York and in the nation as a whole. Between 1976-77 and 1983-84 the amount of student loans per FTE increased by about 70 percent in New York ($764 to $1,324 in constant dollars) and by almost 140 percent in the rest of the nation ($382 to $911). Figure 13 shows that the gap in the amount of student loans per FTE between New York and the rest of the nation persisted from 1976-77 to the present; New York student indebtedness was $382 above the national average in 1976-77 and $413 above the national average in 1983-84.

Finally, Figures 15 and 16 present trends in average college costs and the yearly net cost of the "average" New York State college education. Again, the same cautions with regard to such overall averages apply here as with the earlier national "net cost" figures. Figures 15 show State trends which are similar to, although not as marked as, national trends; the net cost of the average college education increased much faster than did college costs themselves (26 and 9 percent respectively). While overall average college costs increased by $600 between 1976-77 and 1983-84 (constant 1982 dollars), the "net cost" increased by twice that amount - $1,200. If, however, one looks at "adjusted net cost" with Social Security and Veteran's Administration aid removed (Figure 16), a somewhat different trend appears; "adjusted net cost" increased by only about $350 over those years. This was due to the substantially lower net cost in 1976-77 ($4,200) with those aid programs included compared to the 1976-77 "adjusted net cost" of $5,100 without those aid programs considered. Note that from 1980-81, the "adjusted" and "unadjusted" net cost amounts are essentially the same reflecting the fact that the largest decrease in those programs had occurred prior to the early 1980's.

Figure 15

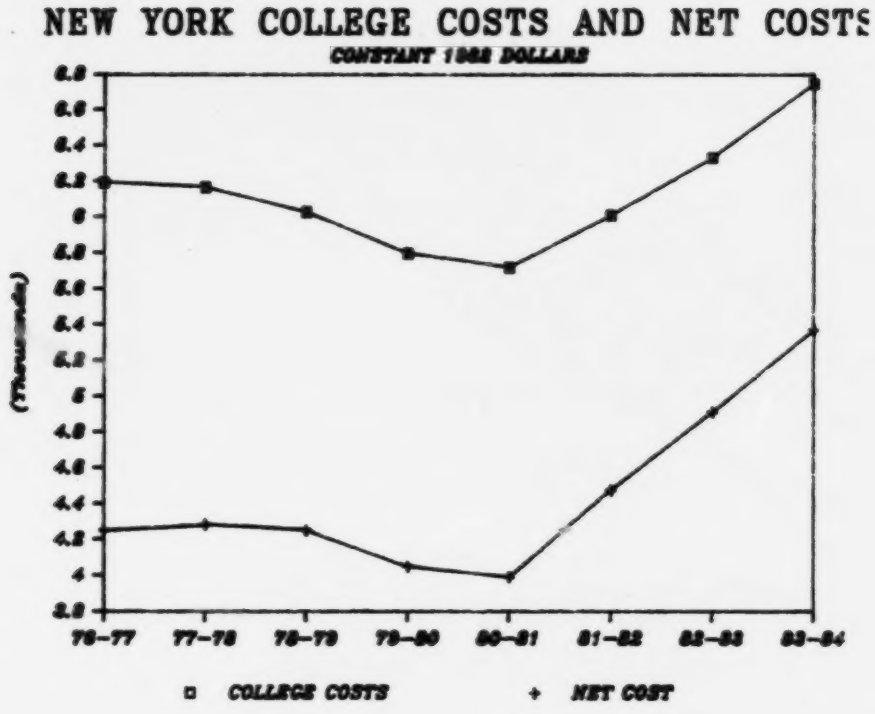
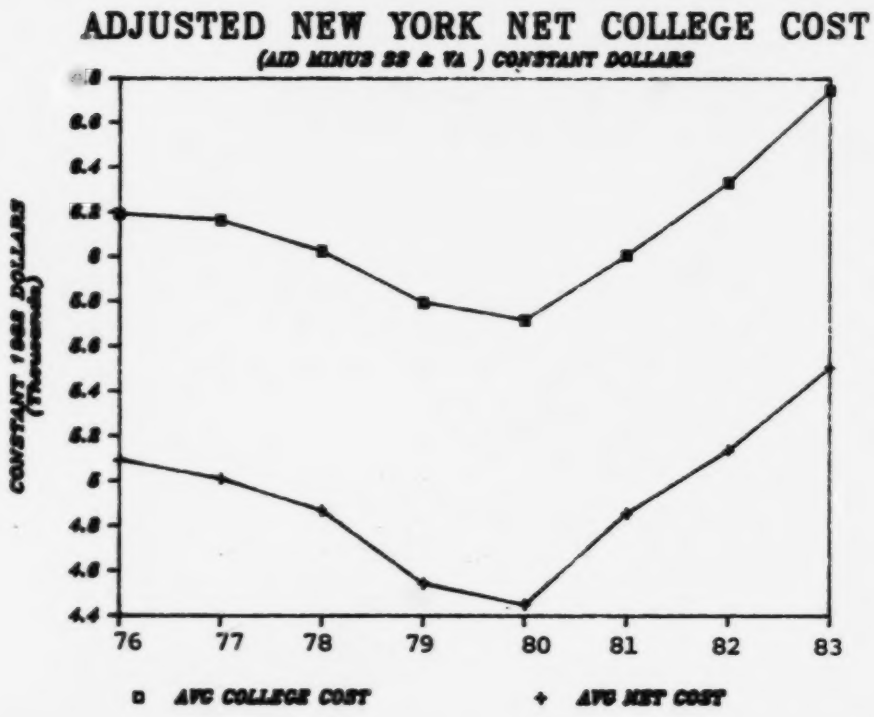


Figure 16



II

College Costs and Student Aid in New York: 1981-82 to 1984-85

National and statewide average college cost and student aid information yield useful insights into overall national and statewide trends in the cost of a college education and in the resources available to meet those costs. But such aggregate information masks important sources of variation within those overall averages. For example, since student aid varies with the cost of the college or university attended (generally independent institution students receive more aid due to higher student expenses), a national or statewide average aid statistic masks significant differences in the aid received by students of public and independent institutions. Such an overall average understates the amount of aid a typical student receives at an independent institution and overstates the amount of aid a typical student receives at a public institution.

Additionally, the amount of aid a student receives depends not just upon the type of institution attended but upon a number of other factors as well including family income, personal and family assets, the number of children within a family who are attending college, and whether the student lives on campus or commutes from home. Therefore, in an attempt to obtain a more accurate picture of college costs, student aid and the final or "net cost" of a college education in New York State after student aid is taken into account, the remainder of this report presents a more detailed analysis which utilizes the New York State Education Department's college specific HEDS/HEGIS data base and student aid information provided by the New York State Higher Education Services Corporation.

In this section of the report college costs are shown for New York residential and commuter students at public, proprietary and independent institutions organized by their cost and enrollment. This breakdown shows the wide variation which exists in student expenses at New York's institutions of higher education (from a low of just over $4,000 to a high of almost $14,000 in 1984-85). This breakdown also permits the examination of recent trends in student expenses at each of the different types of institutions and whether or not recent increases in student expenses have been uniformly distributed across these institutions.

Since most student aid programs vary the amount of the award with the income of the recipient's family, grant aid award information for each of the major aid programs is presented for families at four different income levels - $9,000, $18,000, $24,000 and $36,000. In 1983-84, this income range (from $0 to

$36,000) accounted for slightly more than 80 percent of financially dependent undergraduates who applied for aid in New York.

The basic findings contained within this section are as follows:

- College costs in New York have continued to rise between 1981-82 and 1984-85 (by between 23 and 32 percent) with increases being fairly uniform across the sectors.

- Some 70 percent of New York undergraduates typically apply for financial aid.

- Almost 65 percent of the families of dependent undergraduate aid applicants had family incomes under the State's median income in 1983-84 ($24,000).

- Almost 25 percent of those applicants reported family incomes under $9,000 (poverty level) with a large concentration of such applicants at CUNY (47 percent) and the Proprietary Sector (44 percent).

- Although total student aid declined substantially since 1976-77 due to the dramatic decline in Social Security and Veterans Administration student aid, increases in the Pell and TAP awards generally kept pace with inflation between 1981-82 and 1984-85.

- Increases in TAP and Pell did not keep pace with increases in college costs; college costs rose by between $1,300 and $3,400 between 1981-82 and 1983-84, while the maximum Pell increase (at $9,000 family income) was $350 and the range of TAP increases was between $50 and $650 (depending upon family income and the institution attended).

- Most forms of discretionary Federal campus based aid and institutional based aid kept pace with inflation although not with increases in college costs.

- The total amount New York students borrow varies across the public and independent sectors with an average cumulative four year total for borrowers of almost $6,000 at CUNY, $7,500 at SUNY and almost $8,500 at independent sector institutions.

The final section of the report takes the college cost and student aid information presented in this section and develops estimates of net college costs after various types of student aid are considered for the four income categories of residential and commuter students at various types of New York institutions of higher education.

Total College Costs in New York State: 1981-1984

In the previous section of this report national and New York college costs included only tuition, room and board. A more realistic estimate of the expenses a typical student would encounter at different colleges and universities would, however, include a variety of additional expenses. For the remainder of this report total student expenses will therefore be defined to include tuition and required fees, full room and board, books and supplies, transportation and personal items for students who live on campus. Unfortunately uniform information on these costs is not available for each college in New York State. Therefore, a uniform national average which is taken from the College Scholarship Service is applied to New York State colleges. For example, in 1984-85, $2,825 was added to tuition costs to calculate commuter student expenses and $1,500 was added to the residential student's tuition, room and board expenses. For commuter students, room and board expenses are replaced by an allowance for living at home.

Tables 3 and 4 show four year trends for total student expenses at New York's public, independent and proprietary institutions for both residential and commuter students. The independent sector institutions are divided into four distinct groups with each group containing approximately one-quarter of the total enrollment for all independent sector institutions. In 1984-85 total student expenses at New York institutions of higher education ranged from $5,805 for non-residential students at SUNY four-year colleges to $13,808 at the highest cost group of independent institutions. Costs for non-residential students at those institutions in 1984-85 were approximately $2,000 less than for residential students. The table also indicates that increases in the cost of a college education have been fairly uniform across the various types of colleges, with residential student expenses on average rising 29 percent while costs for commuter students on average rose about 25 percent during those years.

When these costs are adjusted for inflation the four-year real increase for all institutional groups remains. Expressed in 1982 dollars for on-campus residents, the four-year real change in student expenses was about 14 percent at SUNY and about 18 percent at high and low cost independent institutions. For commuters, the real increase was about 9 percent at SUNY community colleges, 12.4 percent at low priced independent institutions and 10 percent at proprietary institutions.

Table 3
Average Total Student Expenses
(Current Dollars)

	1981-82	1982-83	1983-84	1984-85	Percent Change 1981-82 to 1984-85	Projected for 1990-91 Low	High
ON CAMPUS RESIDENTS							
SUNY State Operated	$4,538	$4,878	$5,502	$5,805	27.9%	$7,345	$9,522
Independent 4 (lowest tuition)	$6,670	$7,440	$8,131	$8,819	32.2%	$11,159	$15,424
Independent 3	$7,920	$8,494	$9,244	$9,939	25.5%	$12,576	$15,654
Independent 2	$8,871	$9,725	$10,641	$11,330	27.7%	$14,336	$18,492
Independent 1 (highest tuition)	$10,447	$11,744	$12,892	$13,808	32.2%	$17,472	$24,150
COMMUTERS LIVING AT HOME							
CUNY	$3,347	$3,721	$4,068	$4,142	23.8%	$5,241	$6,371
SUNY State Operated	$3,517	$3,751	$4,246	$4,312	22.6%	$5,456	$6,520
SUNY Community Colleges	$3,287	$3,574	$3,885	$4,016	22.2%	$5,082	$6,005
Proprietary	$5,529	$6,051	$6,467	$6,840	23.7%	$8,655	$10,475
Independent 4 (lowest tuition)	$5,577	$6,115	$6,651	$7,049	26.4%	$8,919	$11,268
Independent 3	$6,507	$7,101	$7,748	$8,225	26.4%	$10,407	$13,148
Independent 2	$7,528	$8,167	$9,011	$9,492	26.1%	$12,010	$15,107
Independent 1 (highest tuition)	$8,824	$9,980	$10,970	$11,651	32.0%	$14,742	$20,353

NOTES:
Total student expenses include direct and indirect costs but not opportunity costs items such as foregone income or leisure. For on campus residents, total expenses include: average-in-state tuition and required fees (weighted by full-time undergraduate enrollment), average room and board (pro-rated for 7 days/week), and average expenses for books and supplies, transportation and other personal items.
For commuters living at home, total expenses include: average in-state tuition and required fees (weighted by full-time undergraduate enrollment), expenses for room and board at home, books and supplies, transportation and other personal items. Low projection assumes annual increase of 4%.
High projection assumes annual increase equal to average annual increase between 1981-82 and 1984-85.

SOURCES: HEDS/HEGIS, College Scholarship Service.

Table 4
Average Tuition and Required Fees
(Current Dollars)

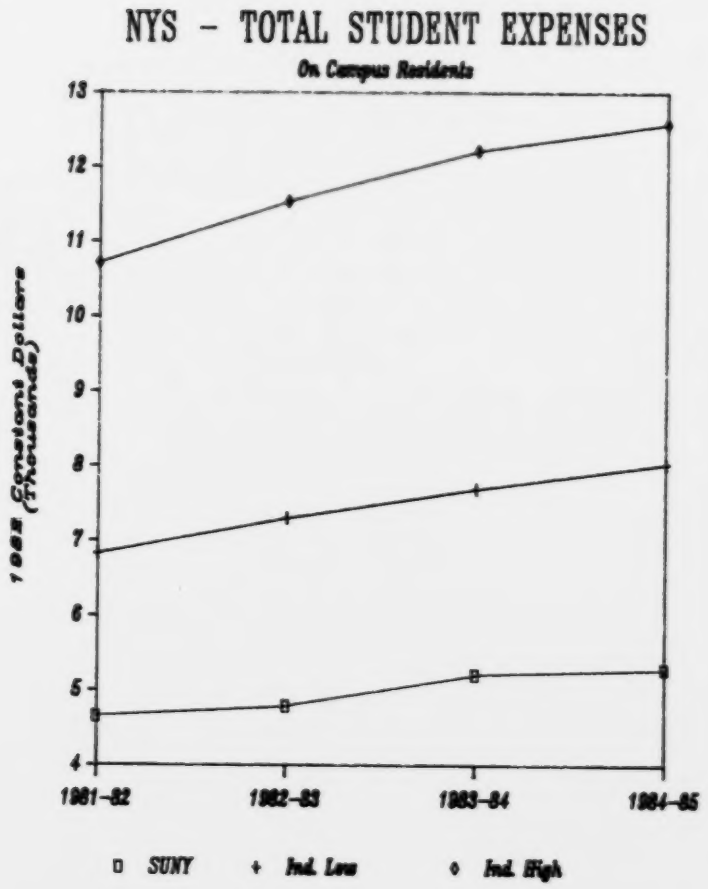
	1981-82	1982-83	1983-84	1984-85	Percent Change 1981-82 to 1984-85	Projected for 1990-91 Low	High
CUNY	$981	$1,140	$1,289	$1,317	34.3%	$1,666	$2,395
SUNY State Operated	$1,157	$1,170	$1,467	$1,487	28.5%	$1,882	$2,534
SUNY Community Colleges	$927	$993	$1,106	$1,191	28.5%	$1,507	$1,968
Proprietary	$3,169	$3,470	$3,688	$4,015	26.7%	$5,080	$6,448
Independent 4 (lowest tuition)	$3,217	$3,534	$3,872	$4,224	31.3%	$5,345	$7,282
Independent 3	$4,147	$4,520	$4,969	$5,400	30.2%	$6,833	$9,157
Independent 2	$5,168	$5,586	$6,237	$6,667	29.0%	$8,436	$11,107
Independent 1 (highest tuition)	$6,464	$7,399	$8,191	$8,826	36.5%	$11,168	$16,485

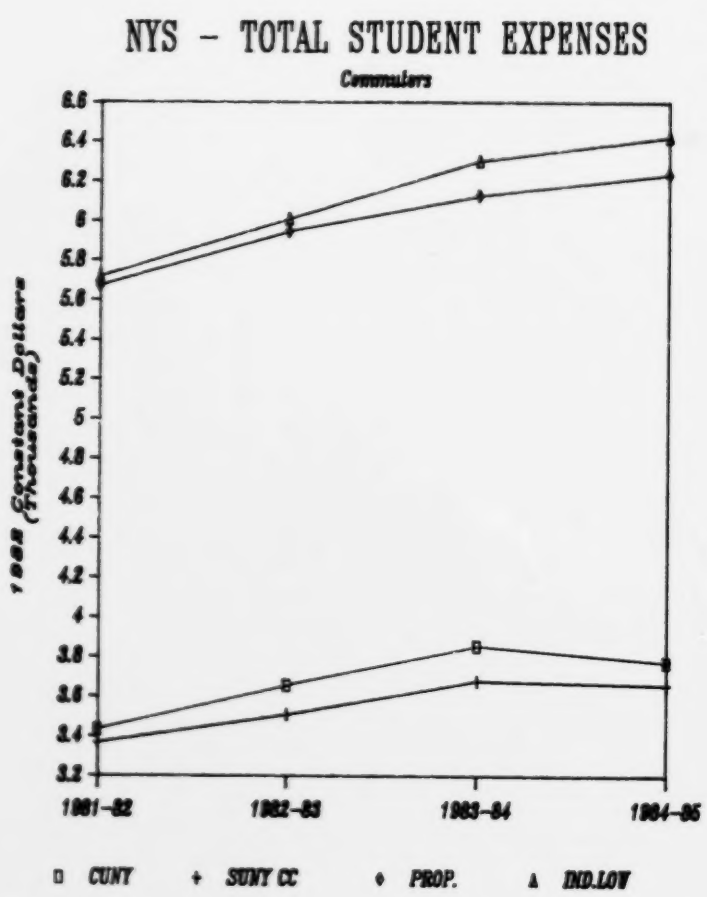
NOTES:
Tuition and required fees are the academic year basic student charges paid by most in-state full-time undergraduates. Averages are weighted by full-time undergraduate enrollments. Low projections assume annual increase of 4%. High projections assume annual increase equal to the average annual increase from 1981-82 to 1984-85.

SOURCE: HEDS/HEGIS

Figure 17

Residential and Commuter Student Expenses in New York:
1981-82 to 1984-85





Resources

Financial resources to meet the cost of a college education derive from a variety of sources including students and their parents, student aid programs and loans. Sources of student aid include Federal and state government programs, aid provided by the colleges and private scholarships. College financial aid offices typically consider the incomes of students and their parents as the first source of funds in calculating need for financial assistance. Although variations in the exact method used for calculating the "expected family contribution" undoubtedly exist from college to college, considerable standardization nevertheless exists as a result of the widespread adoption of the College Scholarship Service's "Uniform Methodology." That methodology takes a number of factors into account such as family assets and liabilities, total family income, number of family wage earners, and number of children in college, in calculating the amount the family is expected to contribute to the cost of the college education. The methodology is driven by the family's resources (ability to pay) rather than by the costs associated with a particular college. Thus, for a family of four with one wage earner, net family assets of $10,000 and one child in college, the Uniform Methodology yields the following expected 1984 family contributions at four different income levels:

Family Income	Expected Contribution
$ 9,000	$ 700
$18,000	$ 980
$24,000	$1,880
$36,000	$4,190

Table 5 shows the percent of undergraduates who applied for aid in 1983-84 by institutional group. The application rates range from 97 and 98 percent at CUNY and the proprietary institutions, to about 60 percent for most of the other institutions. At public institutions, most dependent applicants are at the low end of the income scale. At non-public institutions, where expenses are greater, dependent aid applicants are more evenly distributed across the various income categories as Figure 18 shows. One-quarter of all financially dependent undergraduate aid applicants in 1983-84 had family incomes below $9,000. Table 6 shows that almost half of the applicants at CUNY and proprietary institutions and one-quarter of the applicants at SUNY community colleges were below the poverty level for a family of four. Two-thirds of the State's dependent applicants had family incomes below the State's median family income level. At commuter institutions more than three-fourths of the applicants

Table 5
Percent of Undergraduates Applying for Aid
1983-84

Institution Group	All Applicants	Financially Dependent Applicants
CUNY	97.4%	58.8%
SUNY State Operated	62.3%	50.3%
SUNY Community Colleges	62.1%	36.3%
Proprietary	98.0%	49.0%
Independent 4 (lowest tuition)	62.5%	42.9%
Independent 3	81.7%	61.9%
Independent 2	61.2%	53.2%
Independent 1 (highest tuition)	62.2%	56.3%

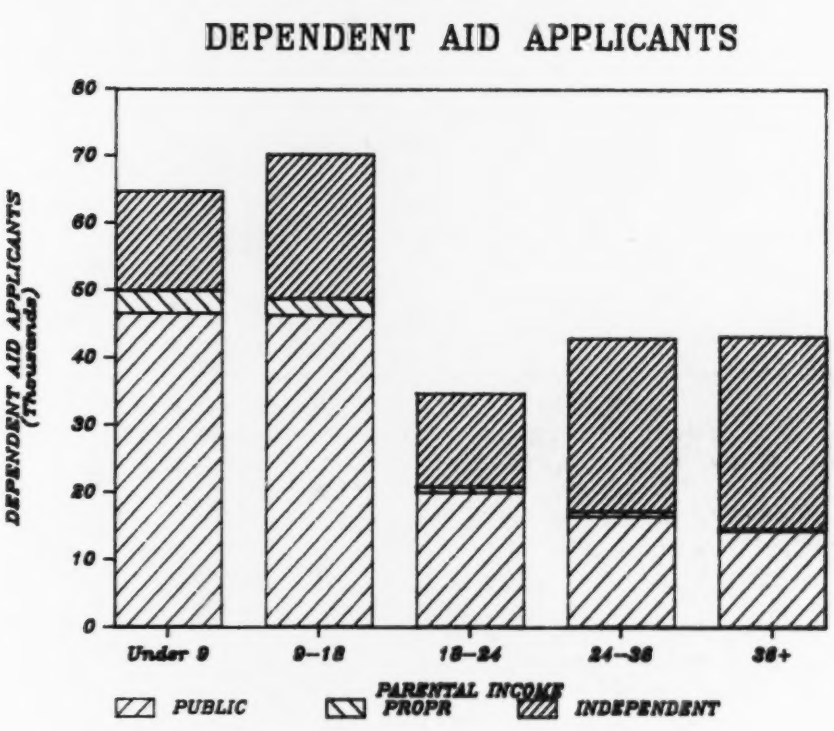
Notes: Aid applicant is defined as an enrolled student who applied for aid from Pell, SEOG, NDSL, CW-SP, GSL of institutionally-funded programs at an institutional financial aid office. Students applying only for TAP may not be included. The number of aid applicants includes part-time students and students from out-of-state. The percent applying is the number of applicants as a percent of full-time undergraduate enrollments. Figures are based on institutions providing complete data.

Source: HEDS/HEGIS.

Table 6
Percent of Financially Dependent Undergraduate Aid Applicants
Under Poverty and Median Family Income
1983-84

	Percent Under $9,000 (est. Poverty Income)	Percent Under $24,000 (est. Median Family Income)
CUNY	46.5%	92.7%
SUNY State Operated	16.8%	53.8%
SUNY Community Colleges	26.3%	75.5%
Proprietary	43.7%	86.7%
Independent 4 (lowest tuition)	17.4%	56.9%
Independent 3	15.7%	51.3%
Independent 2	14.6%	46.3%
Independent 1 (highest tuition)	9.5%	38.4%
Statewide	24.7%	63.9%

Figure 18


DEPENDENT AID APPLICANTS
DEPENDENT AID APPLICANTS (Thousands)
80
70
60
50
40
30
20
10
0
Under 9
9–18
18–24
24–36
36+
PARENTAL INCOME PROPR
PUBLIC
INDEPENDENT

were below that level and at other institutional groups close to half fell below that level.

Need Based Entitlement Grants

Two entitlement programs, the Federal Pell Grant Program and the State's Tuition Assistance Program (TAP), provide need-based grants to all applicants who qualify. Pell eligibility is determined by a nationally standardized method comparable to the "Uniform Methodology," that determines family capacity to pay. Award size is calculated on the basis of the cost of education and the family's capacity-to-pay. In 1984-85, approximately $370 million was received by New York students from the Pell Grant Program (New York State Education Department, November, 1985).

To generate award amounts for the Pell and TAP entitlement student aid programs we adopt the following assumptions about recipients and their families: the family size is four; two parents are present; one parent is employed; net family assets are $10,000; income is from employment only; one child is in college; standard deduction is taken on U.S. and N.Y. income tax; tax returns are filed as married filing jointly; no unusual financial circumstances exist.

Table 7 shows that since 1981-82, the maximum and minimum Pell Grants have increased more than the inflation rate of 12.5 percent. However, the non-tuition allowance for commuters sets a cap on maximum commuter awards for low income students, as shown in Table 8.

TAP eligibility is determined by income, defined as the New York Net Taxable Balance. Award size is determined by income, and tuition and fee costs. During 1984-85, the Tuition Assistance Program provided $380 million to students in New York. Table 9 shows that, with the exception of the proprietary sector, awards have increased at a faster rate than consumer prices since 1981-82. The large increases at the $18,000 income level were the result of changes in the tax code, public tuition rates, and the award reduction schedule.

Discretionary Aid on Campus

In contrast to entitlement grants, other forms of aid are available at the discretion of campus officials. The major sources of discretionary aid are the federal campus-based programs (SEOG, NDSL and CW-SP) and institutionally-funded aid (grants, loan or wages). Most discretionary funds are awarded on the basis of demonstrated need after the expected family contribution and entitlement grants are considered as resources.

Figure 19

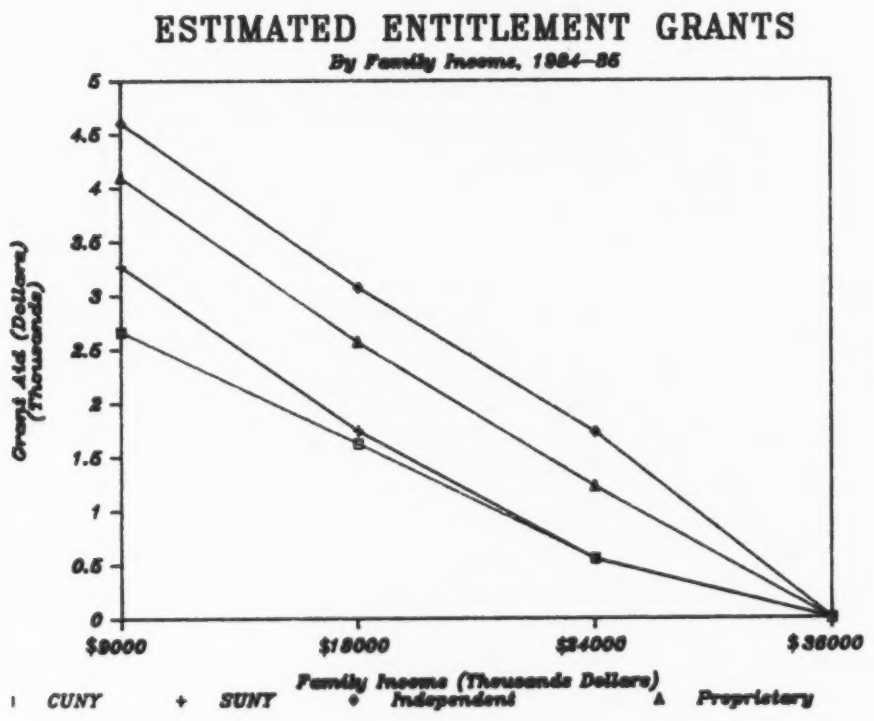


Figure 20

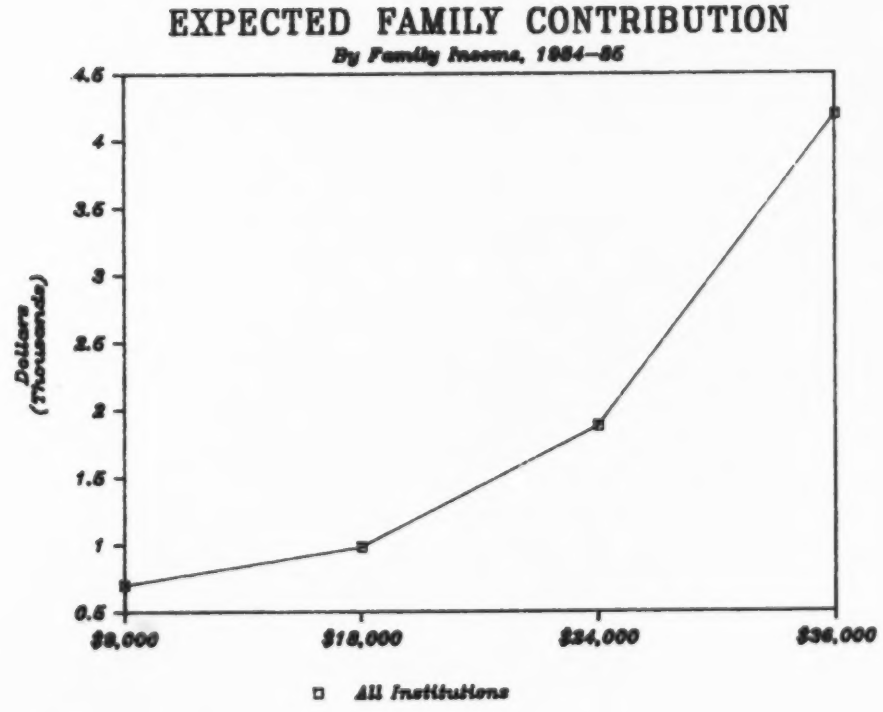


Table 7

Entitlement Grant Aid
Program Features

	1981-82	1982-83	1983-84	1984-85	Percent Change 1981-82 1984-85
TAP PROGRAM FEATURES					
Maximum Award					
Public	Tuition	Tuition	Tuition	Tuition	
Independent	$2,200	$2,200	$2,200	$2,700	22.7%
Proprietary	$2,200	$2,200	$2,200	$2,200	0.0%
Minimum Award	$250	$250	$250	$300	20.0%
Income Eligibility Ceiling					
NY Net Taxable Balance	$25,000	$25,000	$25,000	$29,000	16.0%
PELL PROGRAM FEATURES					
Maximum Award	$1,670	$1,800	$1,800	$1,900	13.8%
Minimum Award	$120	$124	$200	$200	66.7%
Non-tuition cost allowed					
commuters living at home	$1,500	$1,500	$1,500	$1,500	0.0%
Percent of cost cap on award	50.0%	50.0%	50.0%	50.0%	-
Consumer Price Index (1981-82 = 100)	100.0	104.3	108.2	112.5 (est.)	12.5%

Source: CPI is from Research Associates of Washington, 1984.

Table 8
Pell Grants Per Recipient by Income
and Sector and Institutional Type
1981-82 through 1984-85

	1981-82	1982-83	1983-84	1984-85	Percent Change 1981-82 to 1984-85
$9,000 PARENTAL INCOME					
ON CAMPUS RESIDENTS					
All Institutional Groups	$1,546	$1,725	$1,800	$1,900	22.9%
COMMUTERS LIVING AT HOME					
CUNY	$1,158	$1,313	$1,388	$1,409	21.7%
SUNY State Operated	$1,249	$1,335	$1,484	$1,475	18.1%
SUNY Community Colleges	$1,132	$1,238	$1,303	$1,325	17.0%
Proprietary	$1,546	$1,725	$1,800	$1,900	22.9%
All Independent	$1,546	$1,725	$1,800	$1,900	22.9%
$18,000 PARENTAL INCOME					
All Institutional Groups	$696	$660	$875	$950	36.5%
$24,000 PARENTAL INCOME					
All Institutional Groups	$196	$0	$0	$250	27.6%
$36,000 PARENTAL INCOME					
All Institutional Groups	$0	$0	$0	$0	0.0%
Consumer Price Index (1981-82 = 100)	100.0	104.3	108.2	112.5 (est.)	12.5%

Notes: Parental Income is defined as federal Adjusted Gross Income.
Pell Grants are available to all eligible applicants on the basis of measured need.

CPI is from Research Associates of Washington, 1984.

Table 9
TAP Awards Per Recipient by Income
and Institutional Type 1981-82 through 1984-85

	1981-82	1982-83	1983-84	1984-85	Percent Change 1981-82 to 1984-85
$9,000 PARENTAL INCOME					
CUNY	$918	$1,075	$1,225	$1,250	36.2%
SUNY State Operated	$1,068	$1,075	$1,375	$1,375	28.7%
SUNY Community Colleges	$920	$920	$1,106	$1,191	29.5%
Proprietary	$2,193	$2,200	$2,200	$2,200	0.3%
All Independent Institutions	$2,193	$2,200	$2,200	$2,700	23.1%
$18,000 PARENTAL INCOME					
CUNY	$250	$405	$575	$670	168.0%
SUNY State Operated	$395	$405	$725	$795	101.3%
SUNY Community Colleges	$250	$250	$456	$611	144.4%
Proprietary	$1,520	$1,530	$1,550	$1,620	6.6%
All Independent Institutions	$1,520	$1,530	$1,550	$2,120	39.5%
$24,000 PARENTAL INCOME					
CUNY	$250	$250	$250	$300	20.0%
SUNY State Operated	$250	$250	$250	$300	20.0%
SUNY Community Colleges	$250	$250	$250	$300	20.0%
Proprietary	$874	$885	$907	$977	11.8%
All Independent Institutions	$874	$885	$907	$1,477	69.0%
$36,000 PARENTAL INCOME					
All institutional groups	$0	$0	$0	$0	0.0%
Consumer Price Index (1981-82 = 100)	100.0%	104.3%	108.2% (est.)	112.5%	

Notes: TAP (Tuition Assistance Program) Awards are available to all applicants with parental income below the income eligibility ceiling.
Assumptions are stated in Appendix A.

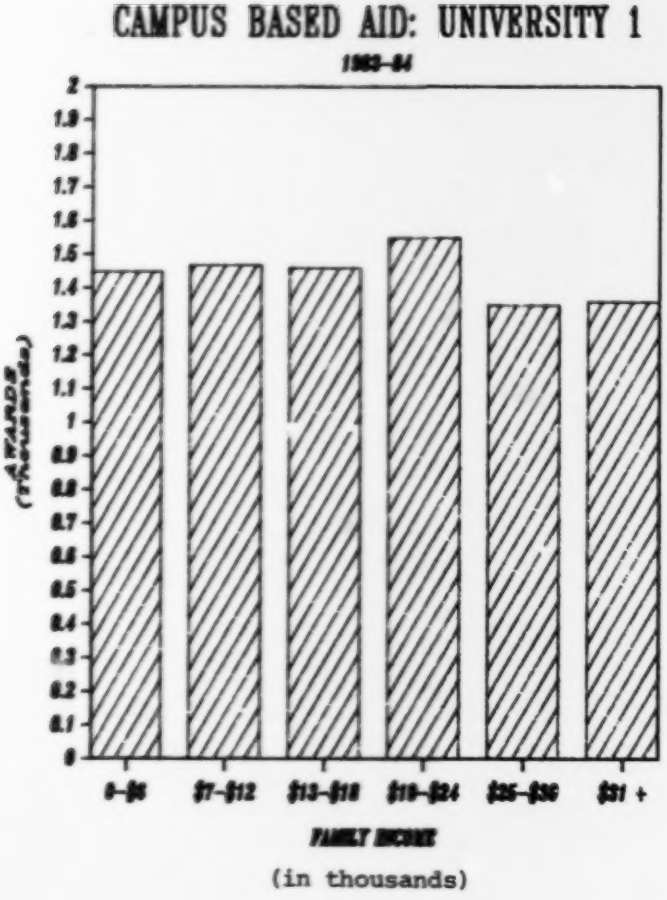
CPI is from Research Associates of Washington, 1984.

Institutions report annually on the family income distribution of financially dependent federal campus-based aid recipients. An analysis of these reports revealed that, among those who receive campus-based aid, the size of the composite award from all three programs does not vary significantly with income at an institution. For example, in 1980-81, at independent four-year institutions, recipients with family incomes between $6,000 and $12,000 received an average award equal to 99 percent of the average award for all incomes, while recipients with family incomes of $30,000 or more received awards equal to 91 percent of the average award for all incomes. As an illustration of the uniformity of award amounts across recipient income categories, Figure 21 shows discretionary campus based awards across six income categories at two independent New York universities. While University 2 displays more variability in award amounts than does University 1, no consistent pattern (increasing or decreasing) exists between awards and income. As a result of the uniform award size across income categories, the averages shown in Table 10 are reasonable estimates of the total funds available to federal campus-based program recipients, regardless of income. That is the assumption we adopt in the next section of this report where we develop model driven estimates of net college costs. In all independent sector groups, the average award increased at a rate close to that of consumer prices. At public and proprietary institutions, the average award increased at a faster rate. Table 10 also shows that with the exception of CUNY the recipient rate held steady or increased slightly between 1981-82 and 1984-85. At CUNY large proportions of aid applicants are financially independent.

Institutionally-funded aid comes from philanthropy, endowment incomes and in the independent sector, from tuition income. Institutions are not required to report on the income characteristics of recipients of institutionally-funded aid recipients. Consequently, we cannot estimate the effect that family income may have on the likelihood of receiving this kind of aid or on the size of the awards given.

Table 11 shows that in most groups of institutions the average award size kept pace with consumer prices. Moderately priced independent institutions and SUNY State Operated campuses were exceptions, with a 4 percent increase and 3 percent decrease respectively. Table 11 also reveals that institutionally-funded aid is available to significant numbers of full-time undergraduates only in independent sector institutions as indicated by the number of awards as a percent of full-time undergraduates.

Figure 21
Federal Campus Based Award Sizes
By Income at Two New York Independent
Universities



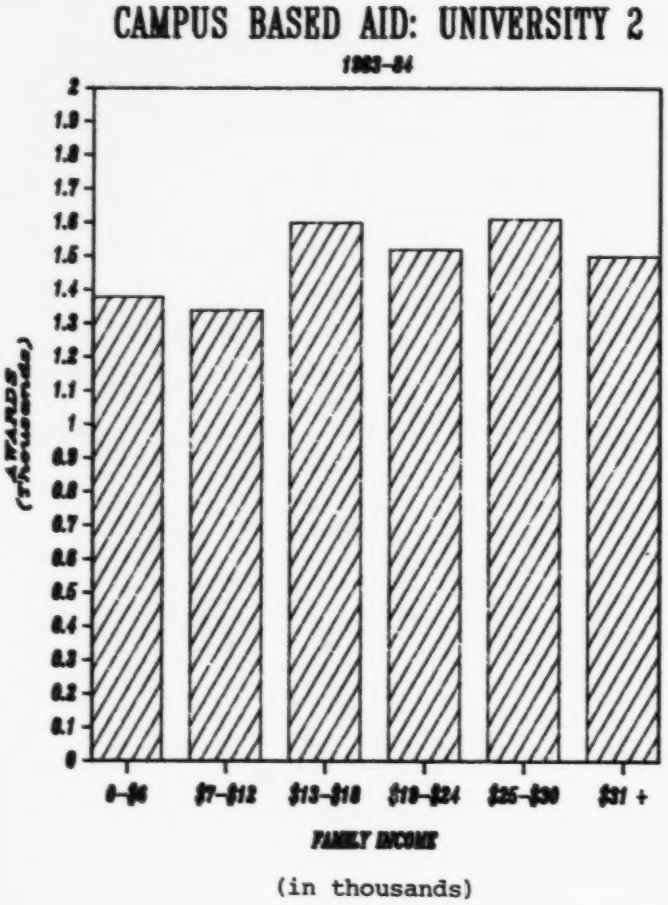


Table 10
Campus-Based Aid
(Current Dollars)

	1981-82	1982-83	1983-84	1984-85	Percent Change 1981-82 to 1984-85
DOLLARS PER FINANCIALLY DEPENDENT RECIPIENT					
CUNY	$702	$767	$797	$829	18.1%
SUNY State Operated	$948	$1,022	$1,053	$1,095	15.5%
SUNY Community Colleges	$686	$772	$768	$799	16.4%
Proprietary	$581	$672	$908	$944	62.5%
Independent 4 (lowest tuition)	$1,088	$916	$1,047	$1,089	0.1%
Independent 3	$1,099	$1,117	$1,213	$1,262	14.8%
Independent 2	$1,286	$1,349	$1,373	$1,428	11.0%
Independent 1 (highest tuition)	$1,340	$1,315	$1,410	$1,466	9.4%
RECIPIENTS AS PERCENT OF FULL-TIME UNDERGRADUATES					
CUNY	10.1%	3.9%	5.4%	—	
SUNY State Operated	15.1%	15.5%	15.7%	—	
SUNY Community Colleges	6.0%	5.0%	5.8%	—	
Proprietary	6.9%	4.4%	4.4%	—	
Independent 4 (lowest tuition)	14.0%	9.0%	11.7%	—	
Independent 3	17.7%	18.9%	20.5%	—	
Independent 2	26.1%	23.0%	27.3%	—	
Independent 1 (highest tuition)	29.4%	32.4%	34.3%	—	
Consumer Price Index (1981-82=100)	100.0	104.3	108.2	112.5 (est)	12.5%

NOTES:
Recipients are defined as financially dependent full-time undergraduates who received aid from one or more of the three campus-based programs (SEOG,NDSL,CW-SP). Percent receiving is the number of unduplicated financially dependent undergraduate recepients as percent of full-time undergraduate enrollments. Since financially independent undergraduates are excluded from the table, the recipient rate in the table is low for institutional groups having high proportions of financially independent students. At CUNY, for example, financially independent undergraduate recipients were 11.8% 8.6% and 9.0% of the full-time undergraduate enrollments during the three-year period. Dollars per recipient are defined as: (sum of dollars from SEOG, NDSL, and CWSP to financially dependent full-time undergraduates) divided by (the number of unduplicated financially dependent full-time recipients). Estimates for 1984-85 are 1983-84 figures inflated by the CPI.

SOURCES: HEDS/HEGIS. CPI is from Research Associates of Washington, 1984.

Table 11
Institutionally Funded Aid
(Current Dollars)

	1981-82	1982-83	1983-84	1984-85 Est.	Percent Change 1981-82 to 1984-85
			DOLLARS PER UNDERGRADUATE AWARD		
CUNY	$778	$848	$1,040	$1,082	39.0%
SUNY State Operated	$476	$432	$442	$460	-3.4%
SUNY Community Colleges	$555	$652	$683	$710	28.0%
Proprietary	$818	$1,043	$958	$996	21.8%
Independent 4 (lowest tuition)	$847	$900	$962	$1,000	18.1%
Independent 3	$948	$972	$1,133	$1,178	24.3%
Independent 2	$1,394	$1,294	$1,396	$1,452	4.1%
Independent 1 (highest tuition)	$2,013	$2,034	$2,373	$2,468	22.6%
			NUMBER OF AWARDS AS PERCENT OF FULL-TIME UNDERGRADUATES		
CUNY	—	6.4%	8.4%	—	
SUNY State Operated	11.8%	17.1%	14.0%	—	
SUNY Community Colleges	5.9%	4.4%	4.7%	—	
Proprietary	3.2%	2.9%	1.9%	—	
Independent 4 (lowest tuition)	35.4%	38.0%	39.3%	—	
Independent 3	53.6%	65.2%	70.2%	—	
Independent 2	52.3%	56.1%	52.3%	—	
Independent 1 (highest tuition)	60.6%	63.9%	69.3%	—	
Consumer Price Index (1981-82=100)	100.0	104.3	108.2	112.5 (est.)	12.5

NOTES:
A student may receive more than one institutionally-funded award. Therefore, the award rate is not necessarily the same as the percent receiving. The award rate is the ratio of awards to full-time undergraduate enrollments, based on institutions providing complete data. Institutionally-funded aid awards are defined as aid from restricted and unrestricted institutional funds in the form of grants, scholarships, waivers, remissions, loans and wages except any of those provided as part of a formal policy of employee benefits. Estimates for 1984-85 are 1983-84 figures inflated by the CPI. Estimates for 1984-85 are 1983-84 figures inflated by the CPI.

SOURCE: HEDS/HEGIS. CPI is from Research Associates of Washington, 1984.

Educational Loans

Federally guaranteed subsidized loans (GSL) are available to postsecondary students with a family income below $30,000 or with demonstrated financial need. During the period of the Middle Income Student Assistance Aid (MISAA), 1978 to 1981, these loans were available without regard to either income or need. The maximum annual award is $2,500. Two service fees (the federal origination fee and the Higher Education Services Corporation's insurance premium) are paid at the time of disbursal and reduce the maximum loan by about $150.

Among borrowers from the GSL program, the average loan in 1984-85 did not vary significantly with sector of enrollment. Table 12 shows that the average loan to full-time undergraduate borrowers ranged from $1,840 at SUNY 2-year institutions to $2,212 at independent institutions. However, the cumulative borrowing trends are different. Table 13 and Figure 22 show that CUNY borrowers who were full-time seniors in 1984-85 had an average cumulative debt of $5,939 while at independent institutions the comparable figure was $7,847. Usage of the Guaranteed Student Loan program also varies by sector. In 1983-84, one-fifth of full-time equivalent undergraduate students at CUNY were GSL borrowers. The comparable rates were one-third at SUNY, two-fifths at independent institutions and three-fifths at proprietary institutions.

In addition to GSL, which are loans made directly to students, parents of financially dependent undergraduates can borrow up to $3,000 per year through the federal Parental Loans to Undergraduate Students (PLUS) program. However, the PLUS program loans are guaranteed but not subsidized by the federal government.

Other Resources

Other resources are available for selected students from federal, state, institutional and private sources. These other sources comprise less than one-fifth of the aid dollars reported by institutions annually and are so numerous and specialized that it is beyond the scope of this report to describe their volume and distribution.

Table 12

Average Annual Guaranteed Student Loan Amount For
Full-time Undergraduate Borrowers,
1984-85

	Average Annual Loan
CUNY	$1,929
SUNY 2year	$1,840
SUNY 4-year	$1,939
Independent 2-year and 4-year	$2,212
Proprietary	$2,008

Notes: Institutional groups in this table do not exactly correspond to instituional groups listed in other tables in this report. Maximum annual loan is $2,500. Figures refer to State Fiscal Year 1985, April 1,1984 to March 31, 1985.

Source: NYSHESC, Research Division, (8/28/85).

Table 13

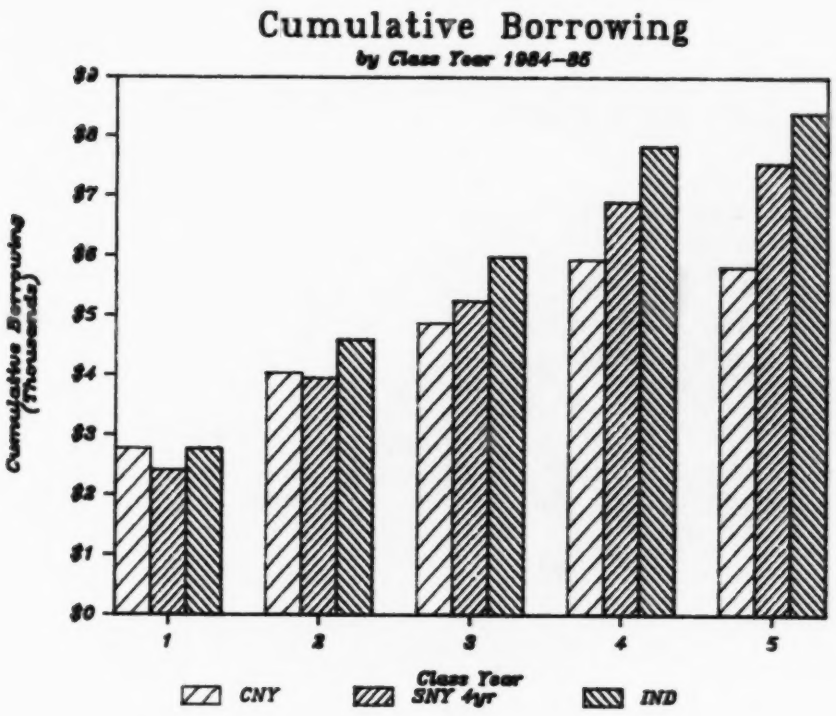
Average Cumulative Guaranteed Student Loan Borrowing
Among Full-time Undergraduate Borrowers,
1984-85

	Class Year				
	Freshman	Sophmore	Junior	Senior	Fifth Undergraduate
CUNY 2-year and 4-year	$2,782	$4,046	$4,873	$5,939	$5,819
SUNY 2-year	$2,688	$4,229	-	-	-
SUNY 4-year	$2,418	$3,963	$5,255	$6,909	$7,553
Independent 2-year and 4-year	$2,787	$4,608	$5,997	$7,847	$8,404
Proprietary	$2,753	$4,509	-	-	-

NOTES: Class year represents the academic level attained, not the number of years attended. Therefore freshmen can have cumulative borrowing in excess of the one-year limit of $2,500. Figures refer to GSL borrowers during State Fiscal Year 1985. Institutional groups in this table do not exactly correspond to institutional groups in other tables in this report.

SOURCE: NYHESC, Research Division (8/28/85).

Figure 22


Cumulative Borrowing
by Class Year 1984-85
Cumulative Borrowing (Thousands)
$8
$7
$6
$5
$4
$3
$2
$1
$0
1
2
3
4
5
Class Year
CNY
SNY 4yr
IND

III

NET COST

The previous section of this report presented information on recent trends in college costs and student aid in New York. This section presents an analysis of the "net cost" of attending New York State colleges and universities - total college cost minus available student aid. Before presenting the tables and analysis, however, the assumptions from which the estimates of net cost are derived are presented.

Types of Students

Only financially dependent full-time undergraduates are included. Although the number of self-supporting and part-time students is growing in New York and their financial needs are cause for concern, we lack the data to include them here.

Four income points are used to represent the range of family resources: $9,000, $18,000, $24,000, and $36,000 (Federal Adjusted Gross Income). In 1983-84, the income range from $0 to $36,000 accounted for slightly more than four-fifths of financially-dependent undergraduates who applied for aid in New York at their colleges. The $9,000 point is a reasonable proxy for national poverty level for a family of four. The $24,000 point was the 1983-84 median family income in New York.

Illustrative Student Cases

By definition, a maximum of fifty-two different illustrative cases are available for analysis in this report for each academic year; thirteen student expense budgets for the residential and non-residential, public, proprietary, and independent colleges and universities for four different family income points. Since student aid is awarded on the basis of both college expenses and family income, examination of resource packages for all fifty-two illustrative cases yields a comprehensive picture of prices for financially dependent undergraduates. For the sake of simplicity, we present selected cases and provide complete data on all of these combinations in Appendix B.

Types of Resources

Six types of resources are assumed to be available to students. These include the expected family contribution, as calculated by the Uniform Methodology of the College Scholarship Service, and five types of student aid programs which account for

four-fifths of the total aid dollars expended in New York each year. The aid programs considered as resources are:

(1) the Pell Grant Program (Pell);
(2) the Tuition Assistance Program (TAP);
(3) the Campus-based Programs, including
    (a) Supplemental Educational Opportunity Grants (SEOG);
    (b) National Direct Student Loans (NDSL); and
    (c) College Work-Study Program (CW-SP);
(4) Institutionally-funded aid, including grants, loans, and wages from restricted and unrestricted funds; and
(5) Guaranteed Student Loans (GSL).

Data Sources

Data sources and data definitions are provided as notes to tables. HEDS/HEGIS refers to the data collected annually from New York's degree granting institutions by the State Education Department. NYSHESC refers to the Higher Education Services Corporation.

Resource Packages

The various types of student aid which are available are combined into a financial aid package for each student who applies for aid. Clearly a substantial amount of variability in student aid exists from student to student and from campus to campus. If the content of a representative sample of individual aid packages was known it would be possible to describe how students are financing their postsecondary educations at different types of institutions. Unfortunately, no student level information is routinely collected on a statewide basis. In our estimates of resource packages, we account for this variation by defining an upper and lower limit of aid in two types of aid packages -- X and Y. Package X assumes that no aid is available on campus from discretionary sources (campus-based aid and institutionally funded aid). This represents a lower limit estimate of student aid. Package Y assumes that both sources of discretionary aid are available and therefore represents an upper limit estimate of student aid.

The percentage of students who receive campus-based aid and the number of institutional based awards was shown in Tables 10 and 11. Table 14 repeats those percentages and additionally shows the likely percentage of students who could have received both types of aid (Package Y). This percentage is simply the lower of the two percentages shown for each institutional type. This varies from about 2 percent at proprietary institutions to a high of about 34 percent at the most expensive independent institutions.

Table 14

Estimated Percent of Financially Dependent Undergraduates Receiving Discretionary Aid, 1983-84

	Campus Based Aid	Institutional Based Aid	
	Recipients as a Percent of Full-time Undergraduates	Number of Awards as a Percent of Full-time Undergraduates	Maximum Percent of Applicants Who Could Receive Both Types Of Aid
CUNY	5.4%	8.4%	5.4%
SUNY State Operated	15.7%	14.0%	14.0%
SUNY Community Colleges	5.8%	4.7%	4.7%
Proprietary	4.4%	1.9%	1.9%
Independent 4 (low tuition)	11.7%	39.3%	11.7%
Independent 3	20.5%	70.2%	20.5%
Independent 2	27.3%	52.3%	27.3%
Independent 1 (high tuition)	34.3%	69.3%	34.3%

Notes: The two types of discretionary aid are campus-based aid (the combined amount from all three programs) and institutionally-funded aid. There is no data for New York that provides us with information on how discretionary aid is actually combined for individual students.

Source: Tables 10 and 11 above.

For every type of resource included in a resource package, our technique awards an amount equal to remaining need or the award limit, whichever is less. Award limits are determined by program rules or average awards within institutional groups. Resources are considered for inclusion in the following sequence: expected family contribution, Entitlement Grants (Pell and TAP), College Aid (Campus-based aid and Institutionally-Funded aid) and Guaranteed Student Loans.

Table 15 presents data for 1981-82 and 1984-85 for an on-campus resident SUNY student with a family income of $18,000 as an example of our net cost analysis. Both the minimum (Package X - no discretionary, campus based aid) and the maximum award (Package Y - both types of discretionary aid awarded) are shown. Package Y is not a typical package for SUNY students since, as Table 14 shows, only 14 percent of SUNY students could have received both types of discretionary aid in 1983-84.

Table 15 makes a number of points. First, total student expenses at SUNY have risen from $4,538 in 1981-82 to $5,805 in 1984-85. Secondly, family contribution actually decreased from $1,305 in 1981-82 to $980 in 1984-85 due to the declining purchasing power of a fixed $18,000 income. Thirdly, the funds from entitlement grants (Pell and TAP) have increased from $1,091 to $1,745. Fourth, the funds available from campus based discretionary aid sources increased from $1,424 to $1,555. Even for students who receive discretionary aid (a minority of students), the loan amount required to meet expenses doubled, from $770 in 1981-82 to $1,691 in 1984-85. Students from families with $18,000 incomes who received no discretionary aid (Package X) had to borrow the maximum amount ($2,500) in 1984-85. Even with that amount such a student still had $734 of remaining need after all of the above resources are considered. In 1981-82 such a student would have had no remaining need after borrowing $2,301. Finally, the net cost for a student from a family with $18,000 income who received no campus based discretionary aid rose from $3,447 in 1981-82 to $4,060 in 1984-85. For students who received such aid, their net cost rose from $2,023 in 1981-82 to $2,505 in 1984-85.

Net Cost to Families

Figures 23 through 26 summarize the 1984-85 net cost for each of four hypothetical students at seven different institutional groups in New York after entitlement aid and discretionary aid is awarded. Net cost is defined as the yearly cost of a college education after different combinations of grant aid are awarded. Again, the two combinations of resources considered here are those with and without federal campus based and institu-

Table 15

Sample Resource Packages for On Campus
Resident at SUNY State Operated Campuses
1981-82 and 1984-85

1981-82

	Without Discretionary Aid	With Discretionary Aid
Expenses	$4,538	$4,538
Resources		
Family	$1,305	$1,305
Entitlement Grants	$1,091	$1,091
Discretionary Aid	$0	$1,424
GSL & Fees	$2,301	$771
Remaining Need	$0	$0

1984-85

	Without Discretionary Aid	With Discretionary Aid
Expenses	$5,805	$5,805
Resources		
Family	$980	$980
Entitlement Grants	$1,745	$1,745
Discretionary Aid	$0	$1,555
GSL & Fees	$2,500	$1,619
Remaining Need	$734	$0

tionally based awards (Package X and Package Y). Any of the net cost that falls below the line drawn at $2,500 on the Y-axis can be financed with a Guaranteed Student Loan. Any of the net cost that falls above the $2,500 limit represents financial need that is not met by the resources considered here. Parental Loans for Undergraduate Students (PLUS) are available for families of dependent students for a maximum of $3,000 per academic year, but these loans are not considered to be student aid resources in our analysis because they are not subsidized.

Figure 23 shows the resource situation for poverty level ($9,000) families. For poverty level students who receive Package X, borrowing is necessary in order to enroll at the lowest cost institutions. For all types of institutions except independent institutions, borrowing from the GSL program would provide adequate resources. For poverty level students who receive Package Y, borrowing is not necessary at commuter institutions. But even with all the resources of Package Y, borrowing is needed to reside on campus at a public institution. At the most costly independent institutions, GSL funds would not be sufficient to meet expenses.

Figures 24 and 25 contain the same analysis for students with family incomes of $18,000 and $24,000. For both of these cases, those students who do not receive discretionary aid on campus do not have adequate resources, even after a maximum GSL, except at public commuter institutions. For those who do receive discretionary aid, resources are adequate for all groups except in the independent sector. Figure 26 illustrates the situation facing students with family incomes of $36,000. With the exception of independent sector institutions, adequate financing sources from family contributions and the GSL program, are available for them.

Although resources may be adequate to cover costs in public and commuter institutions, the net costs paid by students and their parents has been increasing since 1981-82. Tables 17-20 reveal the four-year changes in net costs to families at four levels of income for five selected groups of institutions. At SUNY, for those who received Package X, the net cost increased $608 (16.9 percent). For those who received Package Y, net cost increased $523 (25.2 percent). At low cost independent institutions, Package X net costs rose $1,264 (27.2 percent) while Package Y net costs rose $1,205 (46.2 percent). At the high cost independent institutions, Package X net costs rose $2,476 (29.4 percent) and Package Y costs rose $1,895 (37.4 percent).

Table 16
Remaining Need After Family Contribution,
Pell and TAP
by Family Income,
1984-85

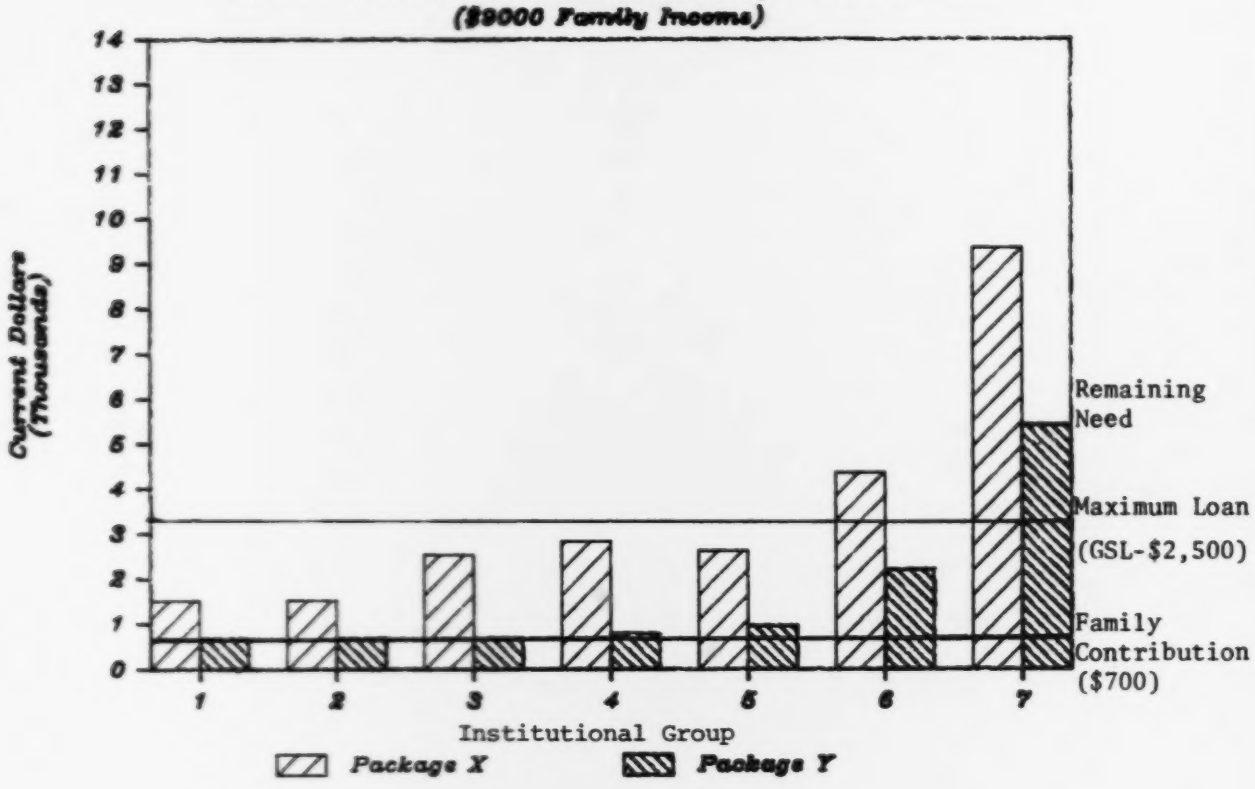
	$9,000	$18,000	$24,000	$36,000
On Campus Resident				
SUNY State Operated	$1,830	$3,080	$3,375	$1,615
Independent 4 (low tuition)	$3,519	$4,769	$5,212	$4,629
Independent 3	$4,639	$5,889	$6,332	$5,749
Independent 2	$6,030	$7,280	$7,723	$7,140
Independent 1 (high tuition)	$8,508	$9,758	$10,201	$9,618
Commuter Living at Home				
CUNY	$784	$1,542	$1,712	$0
SUNY State Operated	$762	$1,587	$1,882	$122
SUNY Community College	$800	$1,475	$1,586	$0
Proprietary	$2,040	$3,290	$3,733	$2,650
Independent 4 (low tuition)	$1,749	$2,999	$3,442	$2,859
Independent 3	$2,925	$4,175	$4,618	$4,035
Independent 2	$4,192	$5,442	$5,885	$5,302
Independent 1 (high tuition)	$6,351	$7,601	$8,044	$7,461

Source: Net Cost of Student Attendance Model

Figure 23

Net Cost to Families, 1984-85

($9000 Family Income)



Institutional Groups

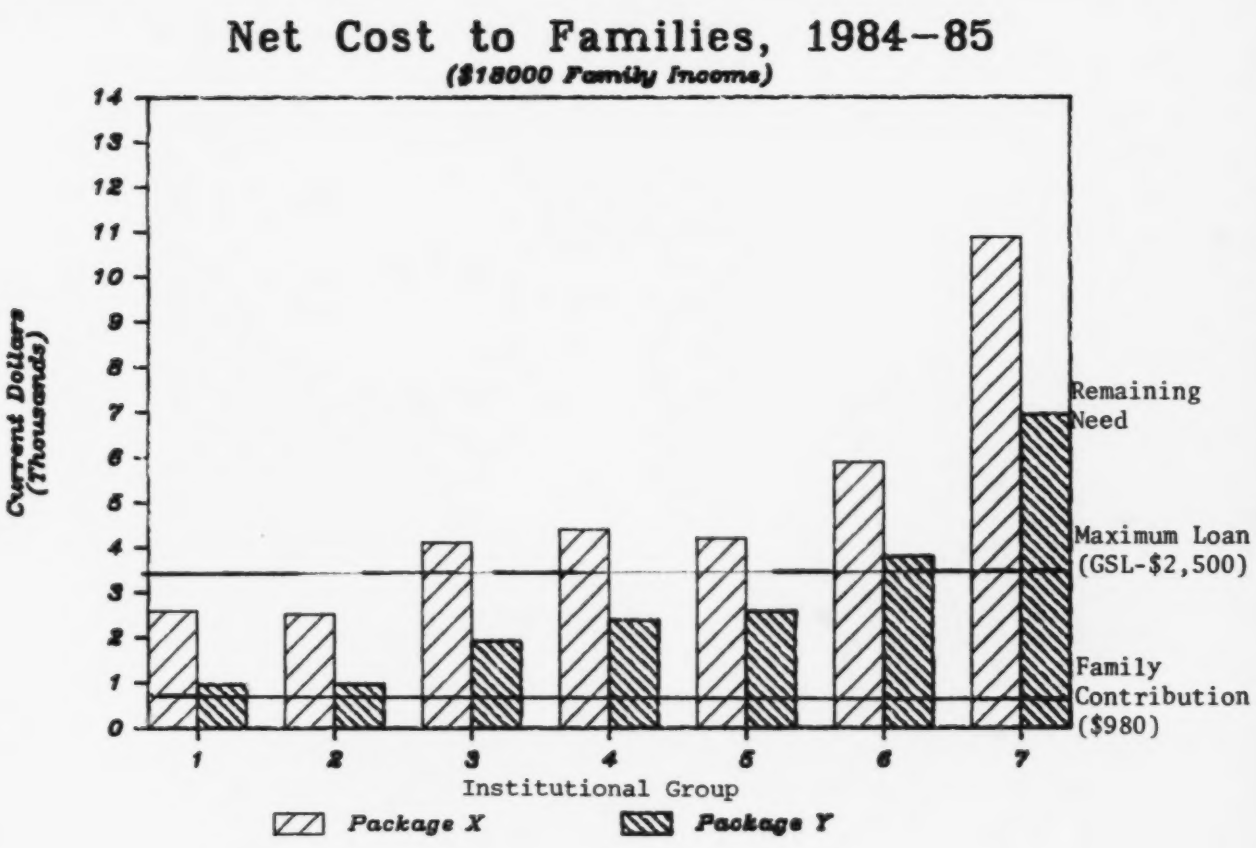
1 CUNY
2 SUNY Community Colleges
3 Independent (Low Cost)(Commuters)
4 Proprietary
5 SUNY (On Campus)
6 Independent (Low Cost)(On Campus)
7 Independent (High Cost)(On Campus)

Net Cost to families is total expenses less aid from entitlement and discretionary programs.

Package X
Assumes Pell Grant and TAP Award received.

Package Y
Assumes Pell Grant, TAP Award, Campus-based Aid and Institutionally-funded Aid received.

Figure 24



Institutional Groups

1 CUNY
2 SUNY Community Colleges
3 Independent (Low Cost)(Commuters)
4 Proprietary
5 SUNY (On Campus)
6 Independent (Low Cost)(On Campus)
7 Independent (High Cost)(On Campus)

Net Cost to families is total expenses less aid from entitlement and discretionary programs.

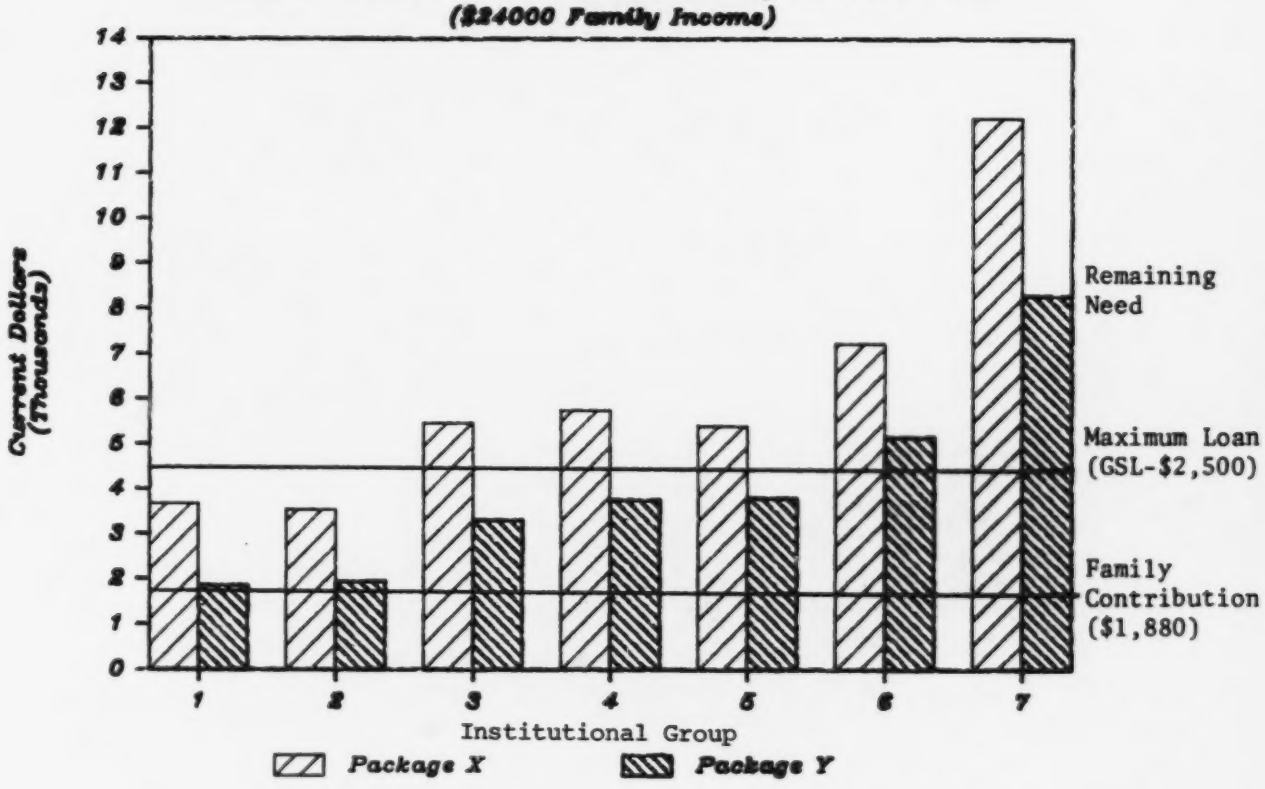
Package X
Assumes Pell Grant and TAP Award received.

Package Y
Assumes Pell Grant, TAP Award, Campus-based Aid and Institutionally-funded Aid received.

Figure 25

Net Cost to Families, 1984-85

($24000 Family Income)



Institutional Groups

1 CUNY
2 SUNY Community Colleges
3 Independent (Low Cost)(Commuters)
4 Proprietary
5 SUNY (On Campus)
6 Independent (Low Cost)(On Campus)
7 Independent (High Cost)(On Campus)

Net Cost to families is total expenses less aid from entitlement and discretionary programs.

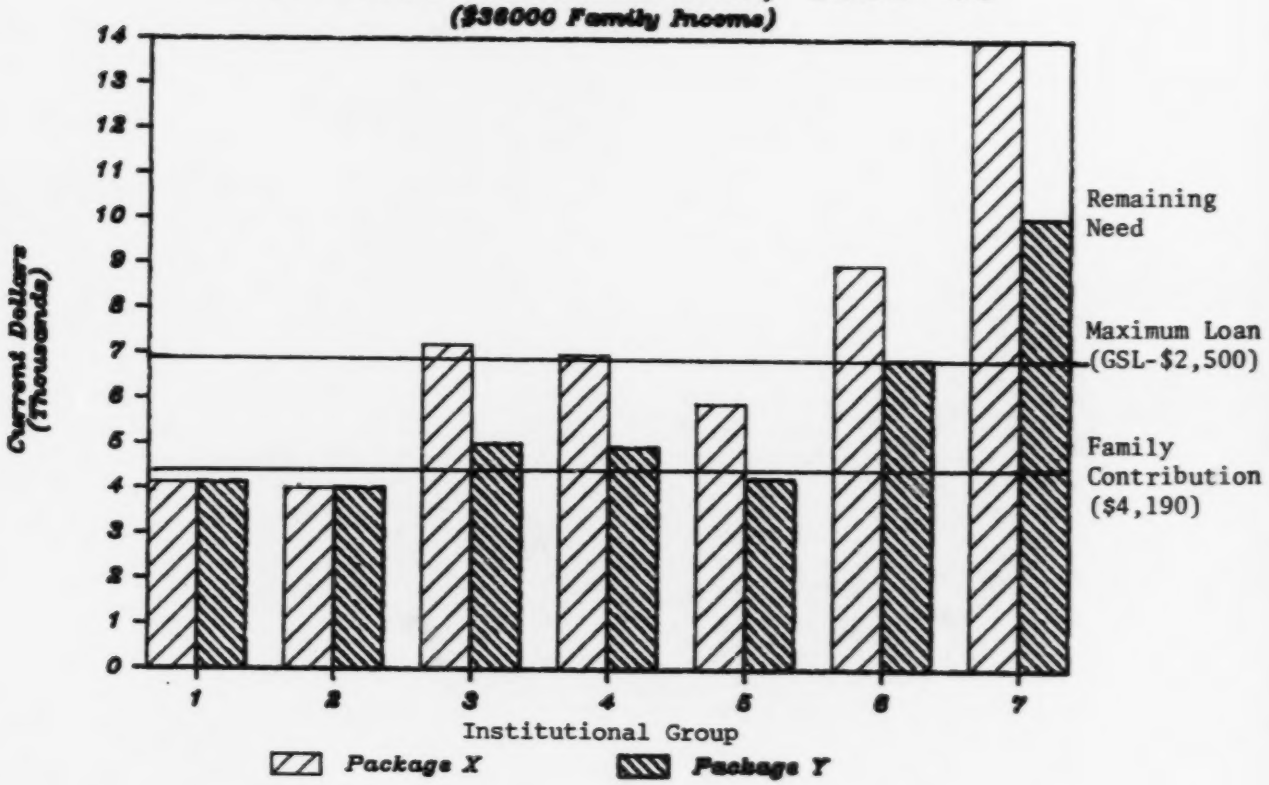
Package X
Assumes Pell Grant and TAP Award received.

Package Y
Assumes Pell Grant, TAP Award, Campus-based Aid and Institutionally-funded Aid received.

Figure 26

Net Cost to Families, 1984-85

($36000 Family Income)



Institutional Groups

1 CUNY
2 SUNY Community Colleges
3 Independent (Low Cost)(Commuters)
4 Proprietary
5 SUNY (On Campus)
6 Independent (Low Cost)(On Campus)
7 Independent (High Cost)(On Campus)

Net Cost to families is total expenses less aid from entitlement and discretionary programs.

Package X
Assumes Pell Grant and TAP Award received.

Package Y
Assumes Pell Grant, TAP Award, Campus-based Aid and Institutionally-funded Aid received.

Table 17
Four-Year Change in Net Cost to Families
with an annual income of $9,000
1981-82 and 1984-85

	1981-82	1984-85	Change	Percent Change
CUNY				
Package X	$1,310	$1,530	$220	16.8%
Package Y	$700	$700	$0	0.0%
SUNY On Campus				
Package X	$2,015	$2,642	$627	31.1%
Package Y	$700	$975	$275	39.3%
Proprietary				
Package X	$1,860	$2,855	$995	53.5%
Package Y	$700	$800	$100	14.3%
Independent (low)				
Package X	$3,096	$4,373	$1,277	41.2%
Package Y	$996	$2,218	$1,222	122.7%
Independent (high)				
Package X	$6,893	$9,362	$2,469	35.8%
Package Y	$3,540	$5,428	$1,888	53.3%

Notes: Package X assumes TAP and Pell received.
Package Y assumes TAP, Pell, Campus-based aid and
institutionally-funded aid received.
Net cost is total expenses minus aid from entitlement and discretionary programs.

Source: Net Cost of Student Attendance Model.

Table 18
Four-Year Change in Net Cost to Families
with an annual income of $18,000
1981-82 and 1984-85

	1981-82	1984-85	Change	Percent Change
CUNY				
Package X	$2,477	$2,613	$136	5.5%
Package Y	$1,305	$980	($325)	-24.9%
SUNY On Campus				
Package X	$3,606	$4,214	$608	16.9%
Package Y	$2,076	$2,599	$523	25.2%
Proprietary				
Package X	$3,442	$4,411	$969	28.2%
Package Y	$1,953	$2,406	$453	23.2%
Independent (low)				
Package X	$4,639	$5,903	$1,264	27.2%
Package Y	$2,609	$3,814	$1,205	46.2%
Independent (high)				
Package X	$8,416	$10,892	$2,476	29.4%
Package Y	$5,063	$6,958	$1,895	37.4%

Notes: Package X assumes TAP and Pell received.
Package Y assumes TAP, Pell, Campus-based aid and
institutionally-funded aid received.
Net cost is total expenses minus aid from entitlement and discretionary programs.

Source: Net Cost of Student Attendance Model.

Table 19
Four-Year Change in Net Cost to Families
with an annual income of $24,000
1981-82 and 1984-85

	1981-82	1984-85	Change	Percent Change
CUNY				
Package X	$2,954	$3,693	$739	25.0%
Package Y	$2,199	$1,880	($319)	-14.5%
SUNY On Campus				
Package X	$4,237	$5,409	$1,172	27.7%
Package Y	$2,707	$3,812	$1,105	40.8%
Proprietary				
Package X	$4,608	$5,754	$1,146	24.9%
Package Y	$3,119	$3,774	$655	21.0%
Independent (low)				
Package X	$5,785	$7,246	$1,461	25.3%
Package Y	$3,778	$5,157	$1,379	36.5%
Independent (high)				
Package X	$9,562	$12,235	$2,673	28.0%
Package Y	$6,209	$8,301	$2,092	33.7%

Notes: Package X assumes TAP and Pell received.
Package Y assumes TAP, Pell, Campus-based aid and
institutionally-funded aid received.
Net cost is total expenses minus aid from entitlement and discretionary programs.

Source: Net Cost of Student Attendance Model.

Table 20
Four-Year Change in Net Cost to Families
with an annual income of $36,000
1981-82 and 1984-85

	1981-82	1984-85	Change	Percent Change
CUNY				
Package X	$3,347	$4,142	$795	23.8%
Package Y	$3,347	$4,142	$795	23.8%
SUNY On Campus				
Package X	$4,538	$5,904	$1,366	30.1%
Package Y	$4,538	$4,250	($288)	-6.3%
Proprietary				
Package X	$5,589	$6,981	$1,392	24.9%
Package Y	$4,600	$4,940	$340	7.4%
Independent (low)				
Package X	$6,824	$8,973	$2,149	31.5%
Package Y	$4,735	$6,884	$2,149	45.4%
Independent (high)				
Package X	$10,632	$13,962	$3,330	31.3%
Package Y	$7,279	$10,028	$2,749	37.8%

Notes: Package X assumes TAP and Pell received.
Package Y assumes TAP, Pell, Campus-based aid and institutionally-funded aid received.
Net cost is total expenses minus aid from entitlement and discretionary programs.

Source: Net Cost of Student Attendance Model.

Appendix A

The Net Cost of Student Attendance Model

Many of the resource measures used in this report were generated by the Net Cost of Student Attendance Model. The model was developed by the Education Department in consultation with representatives of public, independent and proprietary institutions in New York. Its current function is to simulate the pricing system for full-time financially dependent undergraduates under a fixed set of assumptions so that annual changes to prices which result from changes in basic student charges, major student aid programs, and personal income tax law can be estimated. The model generates estimates of resource packages for hypothetical student cases using the following sets of assumptions:

Assumptions about families

Family size is four; two parents are present; one parent is employed; net family assets are $10,000; older parent's age is 45 years; income is from employment only; one child is in college; standard deduction is taken on U.S. and N.Y. income tax; tax returns are filed as married filing jointly; no unusual financial circumstances exist.

Assumptions about the institutional packaging of aid

Two types of aid packages are assumed to exist, one containing only entitlement aid (Package X), and one containing aid from all major aid sources (Package Y). Package X represents a lower bound of resources. Package Y is an upper bound of resources. Actual packages contain many combinations of resources. Package Y, which assumes all forms of aid are available is less likely to occur in public or proprietary institutions than in independent institutions.

Packages X and Y are assumed to be constructed from a set of resources in a fixed sequence.

Package X: Assumes Only Entitlement Aid

(1) Expected Family Contribution;

(2) Pell Grant;

(3) TAP Award;

(4) Guaranteed Student Loan (remaining expenses or $2,500, whichever is less; and

(5) Other student aid or parental resources.

Package Y: Assumes All Major Aid Sources

(1) Expected Family Contribution;

(2) Pell Grant;

(3) TAP Award;

(4) Campus-based aid from SEOG, NDSL, CW-SP (remaining expenses or award limit, whichever is less);

(5) Institutionally-funded grants, loans, wages, (remaining expenses or award limit, whichever is less);

(6) Guaranteed Student Loan (up to remaining expenses or $2,500); and

(7) Other student and parental resources.

In both Package X and Y, the award from GSL, campus-based aid and institutionally-funded aid is equal to the remaining need at that point in the sequence or the award limit, whichever is less. The maximum for campus-based and institutionally-funded awards is set at the average award for each institutional group, and the minimum is set at $250, regardless of family income. It is assumed that there is no substitution of GSL for the expected family contribution and that GSL is the last resource used. Fees associated with borrowing a GSL are added to total student expenses when a GSL is required in a package. No GSL below $500 is awarded.

Appendix B

Table B1

Total Student Budget Costs
And Four Estimates of "Net Cost"
To Families and Students
(College-Based Aid Granted)
1984-85

$9,000 FAMILY INCOME

SECTOR	TOTAL STUDENT BUDGET	LESS FAMILY CONTRI-BUTION	LESS TAP & PELL	LESS COLLEGE BASED AID	LESS LOAN
ON CAMPUS STUDENTS					
SUNY ST. OPS.	$5,805	$5,105	$1,830	$275	$0
INDEPENDENT/4	$8,819	$8,119	$3,519	$1,430	$0
INDEPENDENT/3	$9,939	$9,239	$4,639	$2,199	$0
INDEPENDENT/2	$11,330	$10,630	$6,030	$3,150	$650
INDEPENDENT/1	$13,808	$13,108	$8,508	$4,574	$2,074
COMMUTER STUDENTS					
CUNY	$4,142	$3,442	$784	$0	$0
SUNY ST. OPS.	$4,312	$3,612	$762	$0	$0
SUNY CC	$4,016	$3,316	$800	$0	$0
PROPRIETARY	$6,840	$6,140	$2,040	$100	$0
INDEPENDENT/4	$7,049	$6,349	$1,749	$0	$0
INDEPENDENT/3	$8,225	$7,525	$2,925	$485	$0
INDEPENDENT/2	$9,492	$8,792	$4,192	$1,312	$0
INDEPENDENT/1	$11,651	$10,951	$6,351	$2,417	$0

$24,000 FAMILY INCOME

SECTOR	TOTAL STUDENT BUDGET	LESS FAMILY CONTRI-BUTION	LESS TAP & PELL	LESS COLLEGE BASED AID	LESS LOAN
ON CAMPUS STUDENTS					
SUNY ST. OPS.	$5,805	$3,925	$3,375	$1,820	$0
INDEPENDENT/4	$8,819	$6,939	$5,212	$3,123	$623
INDEPENDENT/3	$9,939	$8,059	$6,332	$3,892	$1,392
INDEPENDENT/2	$11,330	$9,450	$7,723	$4,843	$2,343
INDEPENDENT/1	$13,808	$11,928	$10,201	$6,267	$3,767
COMMUTER STUDENTS					
CUNY	$4,142	$2,262	$1,712	$0	$0
SUNY ST. OPS.	$4,312	$2,432	$1,882	$327	$0
SUNY CC	$4,016	$2,136	$1,586	$77	$0
PROPRIETARY	$6,840	$4,960	$3,733	$1,793	$0
INDEPENDENT/4	$7,049	$5,169	$3,442	$1,353	$0
INDEPENDENT/3	$8,225	$6,345	$4,618	$2,178	$0
INDEPENDENT/2	$9,492	$7,612	$5,885	$3,005	$505
INDEPENDENT/1	$11,651	$9,771	$8,044	$4,110	$1,610

$18,000 FAMILY INCOME

SECTOR	TOTAL STUDENT BUDGET	LESS FAMILY CONTRI-BUTION	LESS TAP & PELL	LESS COLLEGE BASED AID	LESS LOAN
ON CAMPUS STUDENTS					
SUNY ST. OPS.	$5,805	$4,825	$3,080	$1,525	$0
INDEPENDENT/4	$8,819	$7,839	$4,769	$2,680	$180
INDEPENDENT/3	$9,939	$8,959	$5,889	$3,449	$949
INDEPENDENT/2	$11,330	$10,350	$7,280	$4,400	$1,900
INDEPENDENT/1	$13,808	$12,828	$9,758	$5,824	$3,324
COMMUTER STUDENTS					
CUNY	$4,142	$3,162	$1,542	$0	$0
SUNY ST. OPS.	$4,312	$3,332	$1,587	$0	$0
SUNY CC	$4,016	$3,036	$1,475	$0	$0
PROPRIETARY	$6,840	$5,860	$3,290	$1,350	$0
INDEPENDENT/4	$7,049	$6,069	$2,999	$910	$0
INDEPENDENT/3	$8,225	$7,245	$4,175	$1,735	$0
INDEPENDENT/2	$9,492	$8,512	$5,442	$2,562	$62
INDEPENDENT/1	$11,651	$10,671	$7,601	$3,667	$1,167

$36,000 FAMILY INCOME

SECTOR	TOTAL STUDENT BUDGET	LESS FAMILY CONTRI-BUTION	LESS TAP & PELL	LESS COLLEGE BASED AID	LESS LOAN
ON CAMPUS STUDENTS					
SUNY ST. OPS.	$5,805	$1,615	$1,615	$60	$0
INDEPENDENT/4	$8,819	$4,629	$4,629	$2,540	$0
INDEPENDENT/3	$9,939	$5,749	$5,749	$3,309	$809
INDEPENDENT/2	$11,330	$7,140	$7,140	$4,260	$1,760
INDEPENDENT/1	$13,808	$9,618	$9,618	$5,684	$3,184
COMMUTER STUDENTS					
CUNY	$4,142	$0	$0	$0	$0
SUNY ST. OPS.	$4,312	$122	$122	$122	$122
SUNY CC	$4,016	$0	$0	$0	$0
PROPRIETARY	$6,840	$2,650	$2,650	$710	$0
INDEPENDENT/4	$7,049	$2,859	$2,859	$770	$0
INDEPENDENT/3	$8,225	$4,035	$4,035	$1,595	$0
INDEPENDENT/2	$9,492	$5,302	$5,302	$2,422	$0
INDEPENDENT/1	$11,651	$7,461	$7,461	$3,527	$1,027

Appendix B

Table B2

Total Student Budget Costs
And Four Estimates of "Net Cost"
to Families and Students
(College-Based Aid Granted)
1981-82

$9,000 FAMILY INCOME

SECTOR	TOTAL STUDENT BUDGET	LESS FAMILY CONTRI-BUTION	LESS TAP & PELL	LESS COLLEGE BASED AID	LESS LOAN
		ON CAMPUS STUDENTS			
SUNY ST. OPS.	$4,538	$3,838	$1,224	$0	$0
INDEPENDENT/4	$6,670	$5,970	$2,231	$296	$0
INDEPENDENT/3	$7,920	$7,220	$3,481	$1,434	$0
INDEPENDENT/2	$8,871	$8,171	$4,432	$1,752	$0
INDEPENDENT/1	$10,447	$9,747	$6,008	$2,655	$155
		COMMUTER STUDENTS			
CUNY	$3,347	$2,647	$571	$0	$0
SUNY ST. OPS.	$3,517	$2,817	$501	$0	$0
SUNY CC	$3,287	$2,587	$535	$0	$0
PROPRIETARY	$5,529	$4,829	$1,090	$0	$0
INDEPENDENT/4	$5,577	$4,877	$1,138	$50	$0
INDEPENDENT/3	$6,507	$5,807	$2,068	$0	$0
INDEPENDENT/2	$7,528	$6,828	$3,089	$409	$0
INDEPENDENT/1	$8,824	$8,124	$4,385	$1,032	$0

$24,000 FAMILY INCOME

SECTOR	TOTAL STUDENT BUDGET	LESS FAMILY CONTRI-BUTION	LESS TAP & PELL	LESS COLLEGE BASED AID	LESS LOAN
		ON CAMPUS STUDENTS			
SUNY ST. OPS.	$4,538	$2,398	$1,952	$528	$0
INDEPENDENT/4	$6,670	$4,530	$3,460	$1,525	$0
INDEPENDENT/3	$7,920	$5,780	$4,710	$2,663	$163
INDEPENDENT/2	$8,871	$6,731	$5,661	$2,981	$481
INDEPENDENT/1	$10,447	$8,307	$7,237	$3,884	$1,384
		COMMUTER STUDENTS			
CUNY	$3,347	$1,207	$761	$59	$0
SUNY ST. OPS.	$3,517	$1,377	$931	$0	$0
SUNY CC	$3,287	$1,147	$701	$0	$0
PROPRIETARY	$5,529	$3,389	$2,319	$920	$0
INDEPENDENT/4	$5,577	$3,437	$2,367	$432	$0
INDEPENDENT/3	$6,507	$4,367	$3,297	$1,250	$0
INDEPENDENT/2	$7,528	$5,388	$4,318	$1,638	$0
INDEPENDENT/1	$8,824	$6,684	$5,614	$2,261	$0

$18,000 FAMILY INCOME

SECTOR	TOTAL STUDENT BUDGET	LESS FAMILY CONTRI-BUTION	LESS TAP & PELL	LESS COLLEGE BASED AID	LESS LOAN
		ON CAMPUS STUDENTS			
SUNY ST. OPS.	$4,538	$3,233	$2,142	$718	$0
INDEPENDENT/4	$6,670	$5,365	$3,149	$1,214	$0
INDEPENDENT/3	$7,920	$6,615	$4,399	$2,352	$0
INDEPENDENT/2	$8,871	$7,566	$5,350	$2,670	$170
INDEPENDENT/1	$10,447	$9,142	$6,926	$3,573	$1,073
		COMMUTER STUDENTS			
CUNY	$3,347	$2,042	$1,096	$0	$0
SUNY ST. OPS.	$3,517	$2,212	$1,121	$173	$0
SUNY CC	$3,287	$1,982	$1,036	$0	$0
PROPRIETARY	$5,529	$4,224	$2,008	$609	$0
INDEPENDENT/4	$5,577	$4,272	$2,056	$121	$0
INDEPENDENT/3	$6,507	$5,202	$2,986	$939	$0
INDEPENDENT/2	$7,528	$6,223	$4,007	$1,327	$0
INDEPENDENT/1	$8,824	$7,519	$5,303	$1,950	$0

$36,000 FAMILY INCOME

SECTOR	TOTAL STUDENT BUDGET	LESS FAMILY CONTRI-BUTION	LESS TAP & PELL	LESS COLLEGE BASED AID	LESS LOAN
		ON CAMPUS STUDENTS			
SUNY ST. OPS.	$4,538	$0	$0	$0	$0
INDEPENDENT/4	$6,670	$2,070	$2,070	$135	$0
INDEPENDENT/3	$7,920	$3,320	$3,320	$1,273	$0
INDEPENDENT/2	$8,871	$4,271	$4,271	$1,591	$0
INDEPENDENT/1	$10,447	$5,847	$5,847	$2,494	$0
		COMMUTER STUDENTS			
CUNY	$3,347	$0	$0	$0	$0
SUNY ST. OPS.	$3,517	$0	$0	$0	$0
SUNY CC	$3,287	$0	$0	$0	$0
PROPRIETARY	$5,529	$929	$929	$0	$0
INDEPENDENT/4	$5,577	$977	$977	$0	$0
INDEPENDENT/3	$6,507	$1,907	$1,907	$0	$0
INDEPENDENT/2	$7,528	$2,928	$2,928	$248	$0
INDEPENDENT/1	$8,824	$4,224	$4,224	$871	$0

Appendix C

Independent Sector Institutional Groups 1984-85

Group 1 (High Cost)

Alfred University
Bard College
Barnard College
Clarkson University
Colgate University
Columbia University
Cornell Endowed
Hamilton College
Hobart & William Smith College
New York University
Rensselaer Polytechnic Institute
St. Lawrence University
Wells College
Sarah Lawrence College
Skidmore College
Union College
University of Rochester
Vassar College

Group 2

Elmira College
Hartwick College
Ithaca College
Long Island University - Brooklyn Center
Long Island University - C.W. Post College
Long Island University - Southampton College
Manhattanville College
Marymount College
New School for Social Research
Polytechnic Institute of New York
Pratt Institute
Rochester Institute of Technology
Russell Sage College
Syracuse University
Utica College
Yeshiva University

Group 3

Adelphi University
Canisius College
College for Human Services
Mount Saint Vincent College
College of New Rochelle
Daemen College
Fordham University
Hofstra University
Juilliard School
Keuka College
King's College
LeMoyne College
Manhattan College
Manhattan School of Music
Mannes College
Marist College
Niagara University
Pace University - New York
Pace University - Westchester
Pace University - White Plains
Roberts Wesleyan College
St. John Fisher College
Siena College
Wagner College

Group 4 (Low Cost)

Albany College of Pharmacy
Boricua College
College of Insurance
St. Rose College
Concordia College
Dominican College of Blauvelt
Dowling College
D'Youville College
Friends World College
Houghton College
Iona College
Marymount Manhattan College
Medaille College

Group 4 (Continued)

Mercy College
Molloy College
Mount Saint Mary College
Nazareth College
New York Institute of Technology -
Metropolitan Center
New York Institute of Technology -
Old Westbury
New York School of Interior Design
Nyack College
St. Bonaventure University
St. Francis College
St. John's University
St. Joseph's College
St. Thomas Aquinas College
Touro College

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